



How to easily make an insurance claim

Since insurance companies are accustomed to monthly payments NOT payments per visit, you can take advantage of our pre-authorized monthly payment system. We will provide you with insurance receipts once you start pre-authorized payments.

3 easy steps to get your money back from the insurance company

1. Sign up for your pre-authorized payment plan at our office. We will give you insurance receipts at this time. As well, you need to send in the ***Certified Specialist Orthodontics Standard Form (Also referred to as: Estimate, predetermination, or treatment plan)*** after you have completed the upper right section marked “patient identification”.
2. Fill out the following sections of the ***standard dental claim form*** (as outlined in the template):
 - a. ***Part 1 dentist: patient section only***
 - b. Cross and “X” through the ***Please pay subscriber*** box
 - c. Below this box, please sign the ***signature of patient (parent/guardian)*** space
 - d. ***Part 2 – employee/plan member/subscriber*** (whole section)
 - e. ***Part 3 – Patient information*** (whole section) do not forget to fill in “signature of employee/plan member/subscriber”, the date, and in question 5 check “yes” box
 - f. Do ***not*** fill in” Dental code grid (We have **no** codes), OR part 4 – policy holder/employer
3. Attach each insurance receipt (that you received from our office) to a ***standard dental claim form*** that you may obtain from your employer, or on our website under “new patient”, then “downloadable forms”. This is your ***claim package***. Send the ***claim package*** to your insurance company at the beginning of each month to receive your reimbursement. It usually takes 2-3 weeks to receive your reimbursement. If your pre-authorized monthly payment is scheduled towards the end of the month, you should receive your money back before we withdraw our payment from your account.

IF YOU ARE SUBMITTING ONLINE: PLEASE USE TREATMENT CODE 80,000 AND DR. BLACK’S UNIQUE ID NUMBER 53432

If both parents have insurance, can both policies be used on the same patient?

1. YES! Follow steps 1-3 above. Consider yourself fortunate because half of our patients do not even have one insurance policy. Do not forget to send in 2 completed ***Certified Specialist Orthodontics Standard Information Forms*** (one for each patient's insurance company).
2. Make sure to fill out ***question #2 in part 3 – patient identification by answering “yes”***.
3. For each patient’s treatment, ask us for 2 insurance receipts per month (one for each insurance policy). You must attach each receipt to its own ***Standard Dental Claim Form***.
4. The parent with the birthday that falls first in the calendar year (January-December), not eldest will send their claim package to their insurance company first. The first parent’s insurance company will then send the reimbursement with a stamped receipt each month. Please attach this stamped receipt to the 2nd parent’s claim package before sending it in to their insurance company to receive the 2nd reimbursement.

*Remember to send in 2 ***Certified Specialist Orthodontic Standard Information Forms (Predetermination, estimate, or treatment plan)*** initially. Also always ask for 2 receipts per month to send with each parent’s claim*

Insurance Frequently Asked Questions (FAQ)

Your predetermination shows the fastest/highest payment plan allowed by your insurance company. We prepare it this way to allow you to get your benefit back faster and more secured, to give you the highest income tax benefit possible and to be most convenient for you. THIS IS JUST AN EXAMPLE - YOU DO NOT NEED TO FOLLOW THIS EXACT PLAN. If this plan is not manageable, we have many flexible, and interest free payment plans available for you.

Q. What is the typical insurance coverage?

A. Approximately half of our patients have orthodontic coverage. The average lifetime maximum benefit is usually only \$1,000-\$1,500. The most common percentage coverage that is received for orthodontic insurance is 50%. Our fees **do not vary** whether you have insurance coverage or not. Consider yourself fortunate because half of our patients do not even have one insurance policy. We have many flexible, interest-free payment plans available to make treatment more affordable. As well, ask us about how to get an ***ADMINISTRATIVE DISCOUNT and SAVE MONEY ON YOUR TAXES.***

Q. If I have insurance, how do I get the maximum benefit from my insurance coverage?

A. First, please fill out the bolded **Patient Identification** area in the right hand corner of the predetermination ***“Certified specialist in orthodontics standard information form”*** (or estimate, or treatment plan). Second, the same Predetermination form that you just filled out should be sent to your insurance company; do not confuse this form with the original financial agreement (financial quote given during consultation). Your insurance company should inform you by mail of your lifetime maximum and the percentage of coverage that may be received. See our ***‘How to Easily Make an Insurance Claim’*** handout.

Q. Do I have to pay the way my predetermination form says? Can I customize my payment plan? Can I get my benefit all at once?

A. Insurance companies usually will not give you your orthodontic benefit all at one time. They will usually ask you to spread out the reimbursements. We mark down the FASTEST way the insurance company will let you pay for treatment NOT the way you have to pay. You can let us know what’s affordable for YOU!

Q. Do I have to pay first and wait to get my benefit back from the insurance company?

A. NO! In order to help you, you can sign up for a pre-authorized payment plan either around the middle of the month or end of the month. It is to your benefit to submit your insurance receipts and standard claim form (Claim package) together at the beginning of each month. By the time we withdraw the payment from your account you may have already received your insurance benefit from your insurance provider.

Q. If both parents have insurance, can both policies be used on the same patient?

A. YES – The policies can be usually combined and used together. Please see the enclosed ***“How to easily make an insurance claim”*** information sheet and read the ***“If both parents have insurance...”*** section for details and easy to follow instructions. Verify this with your insurance company.

Please note (for most orthodontic cases) the following apply;

1. Orthodontic insurance is different than standard dental insurance
2. Unlike Dentists, Orthodontists can NOT electronically submit claims to insurance companies because ALL Orthodontists do not use “CODES”
3. Lifetime maximums are on a per person basis (not annual or family maximums)
4. Your insurance company wants to know the amount of your initial deposit and regular monthly payments

Example: ***Initial fee*** \$2,200 (\$1,100 will be reimbursed by insurance) ***Monthly fee*** \$300/month (\$150 reimbursed each month up to a cumulative lifetime maximum)