

## Johnston Orthodontics

### UNDERSTANDING YOUR ORTHODONTIC INSURANCE

Orthodontic insurance is different from medical and even general dental insurance. If your insurance company does **NOT** pay for any reason, the patient/parent/responsible party will be held liable for that amount.

- ✓ The total case fee for orthodontic treatment is submitted to your insurance company when treatment begins. The “banding date” is the date on which treatment officially begins (the day when bands and/or brackets are placed on teeth). Insurance companies consider orthodontic treatment a therapy, not a one-time service. **Therefore, if you cancel and/or change the level of orthodontic coverage after banding date, the insurance company will NOT pay.** Placement of spaces or separators does not constitute start of treatment.
- ✓ Insurance payments are paid to the orthodontic office either monthly, quarterly, or annually. It is a rare exception that one-time payment for the entire lifetime maximum is made initially. **Insurance companies do NOT guarantee payment.**
- ✓ During orthodontic treatment, if insurance coverage is interrupted for **ANY** reason (i.e. you cancel orthodontic coverage and/or change level of orthodontic coverage, change of employment, insurance coverage is dropped, your employer changes insurance companies, or treatment ends) insurance payments will stop. The remaining balance due from insurance becomes your responsibility. If an insurance change occurs during treatment, it is your responsibility to inform the office. A new insurance company will not know you are in orthodontic treatment. Johnston Orthodontics will need **ALL** new insurance information in order to file a new claim.
- ✓ When our office confirms orthodontic benefits, the insurance company is **VERY** clear that the benefit information we are given is an **estimate and NOT a guarantee of payment**. In the financial agreement (contract) Johnston Orthodontics provides you, the insurance allotments we give is an “estimate.” We do NOT know how long before payment processes, or if payment will even be issued to us until it actually happens. **If for any reason the total insurance assignment is not paid as expected, it becomes your responsibility.**
- ✓ Your insurance policy is a contract between you and your insurance company. Johnston Orthodontics is **NOT** party to that contract. However, our office will be happy to file an insurance claim on our patient’s behalf. If the patient is covered by two orthodontic insurance, we will file to both insurances. In our orthodontic financial agreement (contract), we will use the primary insurance as allotment (estimate). The secondary insurance will be assigned to the subscriber. Again, insurance companies do NOT guarantee payment.
- ✓ Finally, insurance companies have individualized rules that are specific to each company. Johnston Orthodontics will do our best to help explain benefits, but you will **NOT** be given a detailed report until you receive an explanation of benefits from insurance company. Some insurance companies will need additional information from the subscriber that we will not be able to provide. **If patient receives correspondence from insurance company, please read and review, and if you need assistance call us (864.877.2929).**
- ✓ Please be aware, that if **your insurance company sends payment directly to you**. It is **YOUR** responsibility to endorse the insurance check and bring it to our office. Do **NOT** under any circumstance **mail the check** to Johnston Orthodontics. If, in the event, **you choose to retain and/or deposit insurance check**, Johnston Orthodontics **will be forced to report the undisclosed income**. Insurance money **MUST** be applied to the patient’s account.

I have read and understand this appointment policy. We appreciate your understanding and cooperation.

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Signature of Patient and/or Parent of Minor Patient

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Date