

## DENTAL INSURANCE – WHAT DO I DO?

Terms of orthodontic insurance coverage vary between insurance companies and individual policies.

We therefore make all financial arrangements directly with the patient and their families. It is the position of the Canadian Association of Orthodontists that all Certified Specialists in Orthodontics should not accept direct assignment of benefits or payments from insurance companies. In addition, federal privacy laws do not allow insurance companies to divulge your policy information to third parties.

Thus, in order to ensure that you will be reimbursed appropriately for your orthodontic fees, it is imperative that you contact your insurance carrier by phone to confirm the eligibility of you or your child, as well as to determine the exact specifics of your coverage.

These are some of the questions that you should ask regarding the specifics of your coverage:

1. Do I have orthodontic coverage under my dental insurance policy?
2. Are there any age limitations or restrictions for the orthodontic coverage?
3. What are the specifics of my coverage?  
\_\_\_\_\_ % of the orthodontic fees are covered;  
Up to a lifetime maximum of \$ \_\_\_\_\_ ;  
With a maximum initial fee percentage of \_\_\_\_\_ %;  
For orthodontic diagnostic records: \_\_\_\_\_
4. Will you provide a lump-sum reimbursement if the fee is paid in full at the start of treatment?

### **If you are comfortable with the verbal response provided on the phone...**

... you are able to proceed with your orthodontic treatment, beginning with the diagnostic records. However, you **must** submit the Certified Specialist in Orthodontics Standard Information Form provided to you at your consultation appointment to notify your insurance company of the treatment and ensure accurate processing of your future claims. Please note that we recommend that you note the date, time, and name of the insurance representative that confirmed your coverage by phone.

### **If you are more comfortable waiting for a written response from your insurance...**

... please submit the Certified Specialist in Orthodontics Standard Information Form provided to you at your consultation appointment for pre-determination of benefits. You should receive a written response and explanation of benefits within 3-4 weeks to confirm the exact specifics of your orthodontic coverage. Upon receipt of this letter, you may proceed with your orthodontic treatment.

Please do not hesitate to contact us at 905.303.7788 if you have any further questions or concerns. We would be happy to help!