

BRACES BY BILLINGS

Dr. Steven P. Billings, D.D.S.

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A WORD ABOUT INSURANCE

I would like to take a moment to discuss with you our policy on insurance, in order that there is no misunderstanding from the beginning. We will gladly help you fill out all insurance forms properly so that you will receive every benefit that you are entitled. Most insurance forms begin with a section that you must fill out, containing such information as your name, the patient's name, addresses, possible policy numbers, social security numbers, etc. You also will need to sign the section directing the insurance company to pay us directly, if you so desire. Our office will take care of filling out the remainder of the form with our name and address, the type of orthodontic problem, the fee, etc. There is a specific code and way that the form must be filed! Be advised that most insurance benefits are not paid as one lump sum, but instead, **paid out over the course of treatment**, depending on the eligibility status of the insured.

There are as many different companies and forms as you could imagine. Thus, it is not easy to process each and every claim form. We attempt to do it as quickly and efficiently as possible in our office. One person on our staff is responsible for submitting and tracking insurance, for all three of our office locations. If you have any questions, then we will direct you to her, for assistance in obtaining the answers. Most insurance companies will take approximately 4-6 weeks to process a claim, once the form is submitted. Some will take as long as 6-8 weeks, while others will require less time.

Most orthodontic insurance claims will be submitted for pre-authorization of benefits. After pre-determination of benefits, the company may return a form for us to date and sign when the actual orthodontic treatment has been started. Insurance companies will not pay for replacement retainers, or repairs to appliances.

We will gladly take direct payment of assignment of benefits to our office. There was a time when no orthodontic office would do this, because of the complex accounting and administrative problems of keeping track of payments from several parties. We do our best to resolve any issues that may arise from this type of situation.

Finally, your insurance is a benefit given to you by your place of employment. It is **your** benefit, not **ours**. As such, if for any reason that the insurance company does not pay any or all of the benefit, you must realize that you are ultimately responsible for the balance of the fee. We will gladly do all that we can to help you with paperwork, and see that you get your benefit. We have no control over which insurance companies will pay and which insurance companies will not pay. We will be here to assist you in any way that we can.