

Questions to ask my insurance

HAVE YOUR POLICY INFORMATION AVAILABLE

1. Policy / Group / Plan Number _____
2. Plan Member ID Number _____

*BE SURE TO NOTE THE DATE, TIME AND NAME OF THE INSURANCE REPRESENTATIVE THAT CONFIRMED YOUR COVERAGE BY PHONE.

*YOU MAY BE TOLD A TREATMENT PLAN IS REQUIRED BEFORE ANSWERS CAN BE PROVIDED. ADVISE A TREATMENT PLAN WILL BE SUBMITTED (BY US, THE PROVIDER) AND PROCEED WITH THE FOLLOWING QUESTIONS:

1. Do I have orthodontic coverage under my policy?
2. Are there any age limitations or restrictions for the orthodontic coverage?
3. What percentage of the orthodontic fees are covered?
4. What is the lifetime max amount (\$)?
5. What is the maximum allowable initial fee submission (% of the total treatment fee)?
6. Could there be a lump sum reimbursement if the total fee is paid in full at the start of treatment?

Orthodontic insurance coverage varies with each insurance company and with each individual policy. WE DO NOT OBTAIN ANY DETAILS OF YOUR INSURANCE COVERAGE FOR YOU. Federal privacy laws do not allow insurance companies to divulge your policy information to third parties. Therefore, it is imperative that you ensure you understand all details of your insurance coverage either by phone, online inquiry or by contacting your HR representative.

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. Therefore, you will need to pay us directly and submit to your insurance company for reimbursement.

WE ARE ALWAYS HAPPY TO HELP! PLEASE DO NOT HESITATE TO ASK!

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