



Insurance

Oftentimes, dental insurance will provide some coverage for orthodontic treatment. We are not in-network with any insurance provider but you can still use your benefits at our office. We will do the following to help you maximize your insurance benefits.

1. **Verify eligibility and benefits:** provide us with your dental insurance information and we will call to verify your insurance benefits for orthodontic treatment.
2. **File insurance claims:** we will file insurance claims on your behalf. Claims can only be submitted once treatment has been started.
3. **Assist with documentation:** we will assist you in providing necessary documentation that your insurance provider requires, including receipts of payment, doctor's code, and treatment information.

All insurance benefits will be assigned to the patient and not our office. This means that the contract for payment is between Morgenstern Orthodontics and the patient and it is the responsibility of the patient to pay our office the full contract amount. Any insurance benefits received will be sent directly to the patient and not to our office.

Payment Options

Orthodontic treatment is an investment for you or your child's future smile. We understand that families have different financial situations and have the following options for payment.

1. **Payment in full:** full amount for treatment is paid up front with a 5% bookkeeping courtesy discount.
2. **Office payment plans:** we require a down payment before treatment begins which can vary in amount and allow patients to split the remaining balance into equal monthly payments. This is financed through our office with no-interest as a courtesy to you. We ask that patients enroll in auto-draft for monthly payments to ensure payment is received on time each month.

Although we try to coordinate treatment length with payment plans, it is important to remember that payment plans may extend after treatment is completed. Payment plans are offered to ease the financial burden of treatment. In this situation, payments will continue until the treatment balance is paid off, even if treatment has been completed.

Please call our office with any questions or concerns.