



Insurance FAQ

Q: Can you help me determine my insurance benefits?

A: Absolutely! You may have already provided the details necessary in our patient information app. We ask for your insurance information so that we can look into your estimated benefits. Don't worry, consultations are always complimentary and will not use any of your benefits.

Q: You are not in network with my insurance plan. How does this affect my treatment fees and out-of-pocket expenses?

A: In our experience there is typically no difference between in-network and out-of-network insurance benefits for orthodontics. There can be exceptions and we are more than happy to check your benefits for you. We will provide you with your estimated benefits before treatment begins.

If you have a DHMO plan, we unfortunately are unable to file for your benefits. You can ONLY go to their providers for services if you want to use your insurance benefits.

Q: I have dental insurance but was told I don't have orthodontic coverage. Why is that?

A: Not all dental insurance plans provide orthodontic coverage. We understand that orthodontic treatment is an investment and we provide a number of payment plans including interest free options.

Q: My insurance sent me a check for the amount they cover. What do I do with this?

A: Some insurance companies choose to pay the individual rather than the office for your orthodontic coverage. This is referred to as assignment of benefits. You can either sign the check over to Hocking Orthodontics or deposit it and provide a check or money order written to the office for the same amount. Please bring it with you to your next appointment.

Q: What if my insurance changes during treatment?

A: You can either go into your account on OrthoFi and update your insurance information or contact us directly with the information. Insurance changes happen all the time. It's important to let us know ASAP so that any changes can be taken care of.

Q: I'm changing my job. How will this affect my coverage? Can you collect the remaining amount of my lifetime maximum?

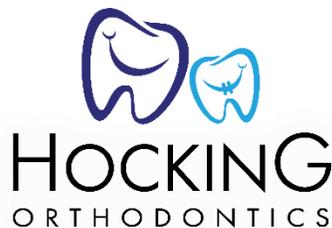
A: Insurance companies typically pay in increments and those payments will stop as soon as you are no longer under a plan. Once you are no longer under an insurance plan, no further collections can be made.

Q: I have no orthodontic coverage but when my child received treatment, insurance paid for some of their treatment. Why is that?

A: Insurance plans can have age limits. It is likely that you are not covered because you aren't within the age restrictions of your insurance plan.

Q: I didn't have insurance when I started treatment but my new job now offers orthodontic coverage. How will this effect what I owe?

A: This is good news! You may now have less out-of-pocket expenses for treatment. Make sure to get us your new insurance so that we can look into your benefits. We may not be able to collect the full life-time maximum as benefits are typically pro-rated, depending on how long ago you started treatment.



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