

# *FYI*

## **Insurance information regarding the Treatment of Temporomandibular Disorders/Orofacial Pain**

Benefits for treatment for Temporomandibular Disorders (TMD) are customarily filed under a major medical insurance policy, not a dental plan as these disorders are considered medical problems.

A major medical insurance policy is actually a legal contractual agreement made between you or your employer and an insurance carrier. It establishes the responsibility of the insurance carrier to provide benefit payments to you or your dependents for any treatment that it has considered to be an insured liability under the terms of that contract. At present, most carriers do not include coverage for TMD.

Our office does not deal directly with insurance carriers regarding benefits for treatment of Temporomandibular Disorders. Our office will be glad to assist you to determine what benefits may be available for your care. We do not accept assignment of benefits nor can we commence treatment contingent upon payment by an insurance carrier. We deal directly with each patient individually and ask that you pay us for services as they are rendered. We will accept cash, check or MasterCard/Visa.

We do participate with **CareCredit** which is a healthcare credit card designed for your health, beauty, and wellness needs. It's a way to pay for the costs of many treatments and procedures and allows you to make convenient monthly payments

We suggest that you review your medical insurance policy or "Benefits Booklet" so that you may be made aware of the specific limitations of your major medical contract. It is your responsibility to pursue reimbursement from your insurance carrier for monies you have paid to us for your treatment.

If you have questions or concerns regarding your medical insurance, feel free to call our office at 413-528-4680

We look forward to helping you return to a full life with less pain and restored function!

## **Insurance information regarding Treatment of Obstructive Sleep Apnea with Oral Appliance Therapy**

Obstructive Sleep Apnea is a medical condition that disturbs your breathing and effects your overall health while asleep. Some medical insurance carriers do provide coverage for the treatment of Obstructive Sleep Apnea with Oral Appliance Therapy. Prior to our office providing treatment, we can assist you in determining if coverage for this therapy is a covered benefit.

Most major medical insurers have specific guidelines within their policies that must be met before the insurer will agree to payment for oral appliance therapy. We can help you to determine if your medical condition falls within these guidelines and what benefits may be available.

At present we are an in-network provider with Blue Cross and Blue Shield of Massachusetts and expect to be participating with other carriers in the near future. Our office can provide care as an out of network provider. Our staff will be happy to assist you with your insurance questions.

We do participate with Medicare for treatment of Obstructive Sleep Apnea with Oral Appliance Therapy.

Call our office 413-528-4680 for more details.

We look forward to help you in improving your sleep to be quiet, restful and healthy!