

Fitting Braces Into Your Budget



Milnor
ORTHODONTICS

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The four largest expenses parents often fund for their children as they get older are:

1. Car
2. College education
3. Wedding
4. Orthodontic treatment

A car can often be handed down, a college education is often saved for since birth, and many parents are off the hook when it comes to weddings. But when it comes to orthodontic treatment, there is no hand-me-down option, and it often sneaks up on you while you're saving for other big-ticket items.

Orthodontic treatment obviously isn't going to cost as much as a big wedding or a four-year degree, but it isn't cheap. According to [Oralb.com](https://www.oralb.com), traditional braces can cost anywhere between \$3K and \$7K. And if you want to upgrade to less visible ceramic braces or Invisalign, this cost can increase \$500 to \$1,000.

What Affects the Cost of Braces and Invisalign®

Knowing what factors affect the cost of orthodontic treatment can help you decide what kind of treatment you should get, where you should get it, and how much you should expect to pay.



How Long Treatment Will Take

One factor you might think you don't have much control over is how long you or your child will need to be treated. [ValuePenguin](#) states the average national cost for 24 months of treatment with silver braces for kids is a little over \$4,900, while the cost for one year is \$2,457 and the cost for three years is \$7,372.

You can't change the size of your jaw or the placement of your teeth, but there are ways to help reduce treatment times.

Take advantage of early orthodontics

Many jaw and bite issues are easier to correct, and therefore less expensive, if addressed when a child is between the ages of 7 and 10. At this age, their jaws are still developing, so they can be more easily manipulated with appliances instead of potentially needing to be corrected with surgery when the patient is older.

Follow your orthodontist's instructions

We know no one wants to give up sticky or crunchy foods when they have braces, and that it can be tempting to leave your Invisalign aligners out while you're on vacation for a few days, but these actions can extend your treatment time. A broken bracket or loose wire caused by eating the wrong foods means your braces aren't as effective as they should be until you get them fixed, and Invisalign treatment times are based on wearing aligners at least 22 hours every day.

Attending follow-up appointments as scheduled is also important to keeping your treatment on track. If a slight adjustment needs to be made, it's best that your orthodontist discover it sooner rather than later.

Don't put off getting treatment

Just like it's harder to whiten your teeth or lose weight as you get older, it also takes longer to straighten your teeth as you get older. If you are considering getting treatment as an adult, do it now rather than later to avoid longer treatment times.

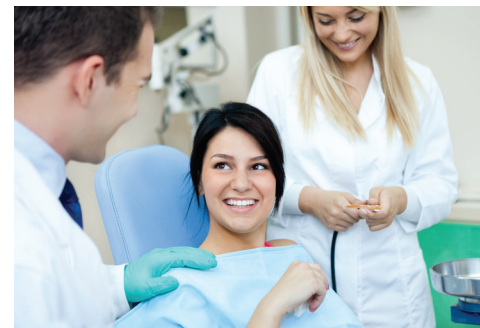


Where You Get Treatment

Deciding where to go for treatment doesn't start with choosing a specific office, it starts with what areas you are willing to consider. Larger cities probably have more orthodontists to choose from, but this competition does not necessarily mean treatment will be less expensive. In fact, the cost is generally lower in smaller cities and towns, so if your location allows it, you may want to consider driving a little further from the big city for your braces or Invisalign.

As with most products and services, there is no standard pricing for orthodontic treatment, which means orthodontists set the cost of their services based on their overhead and how much profit they want to make on each patient. They also frequently offer discounts on certain products or to different sectors of the market (college students, families

with more than one person in treatment, government or healthcare workers, etc.) so be sure to ask what discounts they are currently offering and see which ones best fit your situation.



What Type of Treatment You Want

In general, traditional silver braces are the most cost-effective treatment offered. They have been around the longest and can treat even the toughest cases. If you or your child decide you want a different type of treatment, you may end up paying more.

Upgraded treatments may include:

- Gold braces
- Ceramic (clear) braces
- WildSmiles® braces (brackets in fun shapes)
- Invisalign® Full or Teen (same cost at Milnor)

Paying for Braces or Invisalign®

There are many ways orthodontists can help make orthodontic treatment more affordable. Some offer several of these options, while others may offer just a couple or even none of them.



Discounts

Orthodontic discounts are quite common. Some are offered regularly (e.g. multiple family member discounts, paid in full discount), while others are limited time promotions (e.g. 25% off a certain treatment for one month, down payment matching during the last two weeks of the year, back-to-school sale on braces).

Some orthodontic discounts will truly save you money, but others may not. If an orthodontist offers you a discount, be sure to get all of the details about it and compare it to the regular prices of other orthodontists. It may not be as much of a deal as you think, or it may not include everything a regular-priced offer does at a different office.

Dental savings plans are another type of discount to consider. Orthodontists who participate in these

plans agree to accept a reduced fee for their services. Patients pay an annual membership fee to the savings plan company and receive a certain percentage off treatment. Again, be sure to do your homework before signing up for one of these plans - you'll want to make sure you're willing to use one of the orthodontists who participate and that the savings will be greater than what you are paying into the plan.



Payment Plans

Orthodontists know it can be difficult to come up with the entire cost of braces at once, which is why many offer payment plans. Third-party services such as OrthoFi manage payments for orthodontists and their patients, making it less work for the doctors to accept payments and more affordable for patients to get treatment.

Practices may also offer their own payment plans, setting a down payment and accepting monthly payments of cash, check, or credit card. They may also offer automatic withdrawals so their patients do not have to remember to send in their payments.



Insurance

Insurance companies generally don't offer orthodontic coverage separately, but it is often included as part of a dental or health insurance plan. Three large providers that may include orthodontic coverage are Delta Dental, Humana, and Aetna.

The average amount covered by insurance is \$1500 or 50% of the cost of treatment, whichever is less. If braces are deemed "medically necessary," meaning the current state of the teeth or jaws is affecting someone's health, a provider may pay more than if the treatment is strictly cosmetic. Many plans only cover treatment for kids under the age of 18, but some providers, such as [Delta Dental](#), have plans that include adults.

If you are looking for an insurance provider and know you or your child is going to need orthodontic

treatment, [The Balance](#) recommends asking these seven questions to get the best coverage:

1. Are there early or lifetime maximum benefit limits?
2. Does coverage apply to adults or only children?
3. Is there a waiting period before coverage can begin?
4. If treatment has begun before the plan starts, will it still be covered after the waiting period? Are there any restrictions?
5. Are there any non-covered types of braces?
6. Are there any restrictions on orthodontists (e.g. they have to be within a specific health network)?
7. Is there a deductible for orthodontic work?

If your insurance is currently covering part of your cost, try to stay with that insurance company until you or your child's treatment is complete. Some providers have a work-in-progress exclusion, which means they will not pay for treatment that was started before your coverage begins.



HSAs and FSAs

Health savings accounts (HSAs) and flexible spending accounts (FSAs) allow participants to save pre-tax money to use for medical expenses. Funds put into an HSA carry over from year to year and belong to you even if you leave your job or your insurance changes, which is a definite benefit. However, HSAs are only available to those who are enrolled in high-deductible insurance plans. FSA funds have to be used up by the end of every year or they are forfeited.

Most orthodontists accept payments from both types of accounts as long as your insurance provider allows it, and paying for braces or Invisalign at the end of the year is a good way to use up your flexible spending funds before you lose them.



Medicaid and Other State-Funded Coverage

There is good news and bad news about using Medicaid to pay for orthodontic treatment. The good news is Medicaid will completely cover the cost of treatment if it is medically necessary. The bad news is obtaining coverage can be difficult.

Many state-funded programs only cover children, and only about 10% of cases submitted to Medicaid are approved for treatment.

Some orthodontists do not accept Medicaid because of the paperwork involved. If you have Medicaid, be sure to tell the orthodontist before treatment begins.



Saving In Advance

Whether you use a pre-tax or regular savings account, saving money in advance to pay for braces makes sense. Doing so will keep the expense off your credit card, eliminate the need to buy into a savings plan, and maybe even make you eligible for a discount for paying the full amount in advance.

You may be able to tell just by looking at your teeth or your child's teeth that orthodontic treatment is in your future. However, the best way to know whether or not you need to start saving for braces for your child is by taking them to an orthodontist at age seven. The majority of orthodontists offer a free initial exam, and many will continue to monitor your child's teeth and jaws at no cost until they need treatment. Having an idea of what type of treatment might be needed in the future can help you determine how much you should be saving.



Don't Let Cost Be Your Only Determining Factor

Unless you are independently wealthy or money doesn't matter, cost is a factor in every financial decision you make. But when it comes to oral health, it shouldn't be the only consideration.

You may be able to save some money by going to an orthodontic school and having the students handle your treatment. Or a practice with multiple locations and orthodontists may be slightly less expensive. But it might be worth paying a little bit more to have an orthodontist with real-life experience, and to be able to see the same orthodontist at every appointment who has been personally following your treatment plan.

The same goes for mail-order treatment. It may be cheaper and more convenient, but it doesn't ad-

dress any underlying issues that aren't visible in the at-home impressions you mail in or the selfies you submit online. And you never see an orthodontist in person to review your progress and ensure the treatment is being effective.



Get the Treatment You Need at a Cost You Can Afford

Don't put off getting a healthier, straighter smile because you think it will be too expensive. Get quotes from a few reputable orthodontists in your area, look into any available discounts or payment plans, and find out how much your insurance will cover. Orthodontic treatment is often more affordable than you think.



Contact Dr. Laura Milnor

Milnor Orthodontics strives to make everyone who walks through their door feel comfortable and worry-free with an amazing staff and the latest orthodontic technology. Call today to schedule an appointment.

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"What I love about orthodontics is how life-changing a healthy, gorgeous smile can be."