



# Leo R. Cullinan, DDS, MS

Board Certified Orthodontic Specialist

## Financial Considerations

### *Cost of Treatment*

The cost of Orthodontic treatment varies from patient to patient depending upon any number of factors. These include age (stage of dental and/or skeletal development in adolescents, teens and even adults), severity (spacing or crowding), loss of teeth, whether the dentition is “broken-down”, health of periodontal (gums) and supporting tissues, and the desires of the patient and their referring Dental Professional.

We offer a “[one-time, no-cost consultation](#)” to perform a preliminary evaluation. At this consultation, Dr. Cullinan performs a complete and thorough clinical examination, reviews the findings from diagnostic photographs and a panoramic x-ray, and makes treatment recommendations. In most cases that do not involve other Dentists or Dental Specialists, a treatment fee is presented. In order to form a more complete picture of what may be involved, it occasionally becomes necessary for the patient to see one or more other Dental specialists (Oral Surgeon, Periodontist, Endodontist, etc.). Once these other consultations have been completed, we can determine the nature and scope of orthodontic treatment and present corresponding fees.

We recognize that the cost of Specialty care like Orthodontics is not always easy to work into the family budget. For this reason, we have established a number of payment options including:

- Pay-in-Full (with a corresponding accounting reduction)
- In-House payment option
- Pay by Credit Card: Mastercard, Visa, or Amex (convenience fees applied)

### *Insurance*

Insurance for orthodontic services is provided through a contract between your employer and a dental insurance company. The coverage you receive is based solely on the terms negotiated between these two organizations. Dental insurance can be very complex. There are many different types of insurance plans, all with various types of coverage.



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### Financial Considerations (continued)

Not all treatment, including some high-quality services, is covered by dental insurance. While our goal is to provide you with the highest possible quality care, insurance companies often cover only the very basic services. These covered services are identified according to the cost of the insurance policy to your employer and the amount your insurance company is willing to pay. Orthodontic offices are not involved in determining which services are covered, the percentages of the fee that's covered, or whether a specific service is covered at all.

Our office is dedicated to providing a positive orthodontic experience for every patient.

Once we know which type of orthodontic treatment is needed, an exact fee is presented and we can determine what you can expect in the way of direct reimbursement to you by your insurance company. To make the process easier for you, our staff will be happy to help by submitting insurance information to your dental insurance company. If you have any questions, we will be happy to answer them and help you through the process.