

Financing Your Investment

We want to help eliminate any barriers to providing you and your family with the orthodontic treatment that Dr. Rocha recommends. We understand that every family's financial and insurance situation is unique, and we provide support throughout the various paper processes, as well as direct payment arrangements to make treatment affordable, convenient, and beneficial.

Full-Payment Courtesy Discount

Full payment of your treatment fee at the start of treatment is eligible for a courtesy discount of 5% for cash or check payments, or 3% for credit card payments. This applies to the non-insurance portion of the fee.

Monthly Payments with No Interest

For the portion of your treatment fee that is not covered by insurance, Valley Orthodontics offers payment plans administered by Orthobanc. This provides automatic monthly payment from your checking or credit card account for up to 18 months, with no interest charges.

Orthodontic Insurance

Orthodontic insurance is a group employee benefit that is chosen by your employer. Valley Orthodontics accepts assignments for most insurance plans. In order to provide the highest level of service to our patients, we will verify your insurance benefits with your insurance company and file the necessary claim forms to maximize your benefits. We will also instruct your insurance company to send payments directly to us, saving you time in dealing with all of the necessary phone calls, paperwork and follow-up. Please note that many insurance carriers pay their portion of fees spread out over a period of months (which may not correspond to the treatment duration), so continuous coverage is necessary to receive the maximum benefit as verified at the start of treatment. If for any reason your insurance does not pay the estimated amount, or is canceled during orthodontic treatment, then payment of any remaining balance will become your obligation.

Health Savings Accounts and Flexible Spending Accounts

Many employers offer a Health Savings Account (HSA) or a Flexible Spending Account (FSA) for their employees. These accounts are a great way to reduce the cost of your financial investment, as they can be created to set aside pre-tax dollars for medical, dental and orthodontic expenses. Some of these accounts allow the funds to roll over and accumulate year to year if not spent, while others do not. We recommend that you speak to your Human Resource Department for specifics regarding your plan.

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