



Why we don't accept insurance for TMJ/TMD

It is always hard to find out that something that you need evaluated isn't something your health or dental insurance can pay for. Allow us to explain why we don't accept insurance for our evaluation and treatment for temporomandibular joint disorders and facial pain.

I have spent a good chunk of my career taking care of patients with all manner of facial pain and headache disorders. It takes a tremendous amount of work, knowledge, patience, and support to truly do it well. Ultimately, the amount of effort that goes in has a cost far exceeds the reimbursement from insurance. The only way to make it financially feasible is to see more patients. The more patients you have to see, the less you are able to get to the bottom of a very complex issue. We want to spend an appropriate amount of time with you and not have to fulfill a quota of time set by a third party who doesn't know you as the patient.

One of the main issues I have come across, is when we bill medical insurance, it is often not considered "medically necessary" when we use the diagnosis for TMJ disorders or facial pain and unfortunately, we can't just pick a diagnosis code that insurance covers. This means that we fight for weeks or months to get paid for the treatment we provide. Ultimately, the amount of time and money that we spend fighting with insurance is time better spent with you trying to help treat your symptoms. Most of our patients are healthy and while facial pain is a very complex and intricate disorder, insurance arbitrarily has decided that it is not "medically complex." Insurance is a business and the less coverage they provide, the more money they make. We are here to take care of you by our standards, not what an insurance company has set to dictate what we know is a significant issue.

There are a few options for you to get reimbursed for your visit. On request, we will give you the appropriate to allow you to submit for reimbursement on your own. You can submit your receipt to your flex spending if you have a plan, just remember to get a copy. You can also put it on your taxes for the year as "non-reimbursed medical expenses."

We are here to take care of YOU! If you do need medical management, surgery, or orthodontic treatment, we will help you use your insurance to its maximum potential and if something is not covered, we will be as flexible as we can to get you the care you need. Patients are the best advocates for themselves and we can provide you the necessary information to get reimbursement for your treatment. And at the end of all of the fight, we know we are worth the cost. We are really the only office in the city (and anywhere else that we know of) that offers a truly interdisciplinary approach to temporomandibular disorders. What this means to you is that you have a team that is trained in the intricacies of craniofacial pain, the cranial nerves, their interaction with the joint, contribution to headaches, and so many other things.

Our interdisciplinary approach:

Dr. Timothy Osborn is one of the few surgeons in the world who truly does comprehensive TMJ treatment ranging from medication management, splints (night guards), injections, and surgery. Whether it be an injection or a total joint replacement, we employ an algorithmic approach. Very few surgeons who do these procedures are also trained craniofacial surgeons meaning that we are well equipped to understand and deal with the complex anatomy that surrounds the joint. As Dr. Osborn always says, there is a lot of high-priced real estate around this joint, so you need someone who can work efficiently and comfortably no matter what the procedure.

Unlike any other office, we also have Dr. Ella Osborn, a board-certified orthodontist who can assess and treat your bite to optimize balance and function of the temporomandibular joint. A crucial part of treatment for TMJ disorder is correcting the bite to an ideal relationship so your teeth fit together perfectly, comfortably and function at their best. Not only can she make your bite feel great, she will make your smile look amazing. Like any functional structure, when it aligns ideally, it functions better. To some degree, the TMJ is like any other joint and requires balance. Everyone has worn shoes that don't fit, and you can feel that in your joints. We are poised to fix your bite so that we have a balanced system to make treatments more impactful as we address your joint symptoms.

We are happy to speak to you further about this or answer any questions.

Sincerely,

Drs. Tim and Ella Osborn
Board Certified

Excellence in Smile and Facial Aesthetics

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