How your new dental plan covers work in progress

Anthem

If you're new to Anthem Essential Choice, you may have questions about how Anthem covers dental work you may have already started under a different plan. Here are some examples to explain the process.

Example 1 — Standard dental services (dentures, crowns, bridges, and root canals)

Suppose your dentist gave you a cost estimate for a crown. At the time, you were covered by your former insurance company. In a few weeks, you have an appointment to have the crown completed, but now you're covered by Anthem.

We'll look at your old plan's preestimate to decide if the service is covered under your new plan. How much we'll pay for the claim depends on whether your dentist is in the Anthem network or not. You'll always pay less for services when you use a dentist in your plan.

Example 2 — Orthodontic services (standard braces and Invisalign®)

If you or your child are in the middle of an active orthodontic treatment, such as having bands placed, your orthodontist's office will need to give us a copy of the original claim. It should include the:

- Treatment type (procedure number).
- Total fee for treatment.
- Number of months treatment will take place.
- Orthodontist's signature.

Treatment plan length and cost	24 months for $5,200
Remaining months of treatment	10 months
Monthly treatment costs	$5,200/24 months = $216.66/month
Ineligible monthly cost	14 months x $216.66 = $3,033.24
Eligible treatment cost	$5,200 - $3,033.24 = $2,166.76
Amount Anthem pays (50%)*	**$2,166.76 x 50% = $1,083.38**

In some cases, you may be able to keep your current orthodontist and payment schedule. Check your dental certificate of coverage for details.

For Essential Choice, Anthem will contact the orthodontic provider. Essential Choice plans have unique payment methods that need to be reviewed.

Health action

When you submit a claim to Anthem, make sure to include your former plan's preestimate.

We're here to help

If you have questions about your benefits, use the Sydney™ Health mobile app, visit anthem.com/ca, or call the Member Services number on your ID card.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2024 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

*The example assumes the Anthem Essential Choice plan pays 50% of orthodontic costs. However, the total amount Anthem pays will be limited to your plan's lifetime orthodontic maximum.

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