

Navigating Out-of-Network UCR Charges with GEHA in OrthoFi

What's New?

OrthoFi is excited to announce a new feature that aims to improve the accuracy of insurance estimates, particularly for out-of-network Usual, Customary, and Reasonable (UCR) charges set by GEHA (Government Employees Health Association). This feature allows both practices and patients to better anticipate the financial aspects of orthodontic care.

Why are we doing this?

When reviewing insurance policies, you might encounter the term "UCR," which stands for "Usual, Customary, and Reasonable." This term is prevalent in GEHA policies, as the company sets these UCR rates at a federal level.

Insurance companies maintain "UCR fee schedules" to manage their costs. These schedules outline how much the insurance provider believes each orthodontic procedure should cost. Your patient's claim benefits are then determined based on these UCR rates.

Unfortunately, the calculation methods for UCR rates by insurance companies are often neither transparent nor straightforward. They are proprietary and arbitrary, leaving room for discrepancies. Such obscurities can lead to challenges where insurance companies end up paying less than initially estimated in OrthoFi, causing complications for orthodontic practices and their patients.

What's Changing in OrthoFi?


To provide a more transparent and efficient experience for all, several enhancements have been made in OrthoFi. These include:

- **Eligibility Check:** The insurance summary page will now indicate whether you are out-of-network.

- Treatment Details Page:** A banner will appear if an out-of-network UCR rate applies, alerting the Treatment Coordinator about why the benefits may be calculated differently.

Insurance Carrier	Status	Amount	Open
> GEHA-Connection Dental Federal (FE...	Complete	\$ 2940.00	


! Out of Network Usual, Customary & Reasonable Rate in Use
 There is an OON UCR on file that is used to evaluate and calculate benefits.



- UCR Rate Transparency:** The UCR rate on file will be visible in the fee details section, providing greater clarity for all parties involved.

Treatment Fee

Description	Include in Fee	Amount	Procedure Code	Contracted Rate
<div style="display: flex; align-items: center;"> v Treatment Total </div>		\$ 4,370.00		\$ 4,200.00
Phase 2		\$ 4,370.00	D8080	\$ 4,200.00
Metal Brackets		\$ 0.00		\$
Treatment Investment Total		\$ 4,370.00		



The benefit calculation will now use the lesser of the two amounts between the treatment fee and the UCR rate to determine the available benefit. Note that no network discount will be applied, and if a leased network is selected, it will override the out-of-network fee schedule.

How did OrthoFi acquire the Out-of-Network UCR Rates for GEHA?

Unlike most insurance carriers, GEHA's dental procedure pricing (i.e. UCR's) is disclosed on the GEHA patient web portal. As a result, OrthoFi is able to implement the GEHA Out-of-Network UCR rates for more accurate insurance estimates going forward. These UCR rates will be listed in the table below for easy reference.

Procedure	Procedure Description	UCR Fee
D8010	Limited orthodontic treatment of the primary dentition	\$1,500.00
D8020	Limited orthodontic treatment of the transitional dentition	\$1,500.00
D8030	Limited orthodontic treatment of the adolescent dentition	\$1,500.00
D8040	Limited orthodontic treatment of the adult dentition	\$1,500.00
D8070	Comprehensive orthodontic treatment of the transitional dentition	\$4,200.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition	\$4,200.00
D8090	Comprehensive orthodontic treatment of the adult dentition	\$4,200.00
D8210	Removable appliance therapy	\$550.00
D8220	Fixed appliance therapy	\$550.00
D8680	Orthodontic retention (removal appliances, construction and placement of reatiner(s))	\$350.00