

Navigating Out-of-Network UCR Charges With GEHA

Summary

This feature 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.

Overview

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 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.


Insurance companies often calculate UCR rates in ways that aren't clear or consistent. This can cause them to pay less than expected in OrthoFi, which creates problems for orthodontic practices and their patients.

How This Appears in OrthoFi

- **Eligibility Check:** The insurance summary page indicates 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.

Estimated Insurance Benefits

INSURANCE CARRIER	AMOUNT
> Completed GEHA	\$ 1050 

**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 Details - GEHA

Treatment Fee Breakdown

Phase 1 Braces

\$2,680.00

Family (Multiple Siblings) Discount

-\$150.00

Treatment Fee:

\$2,530.00

Treatment Investment Breakdown

Treatment Fee

\$2,530.00

Additional Costs

\$250.00

Total Treatment Investment:

\$2,780.00

Estimated Insurance Benefit:

-\$1,050.00

Patient Responsibility:

\$1,730.00

Treatment Fee

\$2,530.00

Description	Amount	Procedure Code	Contracted Rate	Network Discount
Phase 1 - Braces	\$ 2530	D8020	\$1,500.00	\$0.00

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