



What to Ask My Insurance Company

Empowering you to understand your benefits while prioritizing your health.

Before your first visit, we recommend calling your medical and dental insurance providers to ask the following questions:

Medical Insurance Questions

1. Do I have **out-of-network** benefits?
2. Are **TMJ (Temporomandibular Joint Disorder)** evaluations or treatments covered?
3. Do I have Durable Medical Equipment Coverage?
4. Are services for **facial pain, chronic headaches, or airway disorders** included in my benefits?
5. Is a **cone beam CT scan (CBCT)** a covered service under code **70330**?
6. Is a **custom oral appliance for sleep-disordered breathing (Sleep Appliance)** covered under code **EO486**?
7. How much of the treatment cost is reimbursable when I see an out-of-network provider?

Dental Insurance Questions

1. Are **TMJ treatments** or **oral appliances** for clenching, grinding, or airway support covered?
2. What is my **annual maximum** for TMJ-related services or appliances?
3. Will you reimburse me for a **custom TMJ appliance (code E1399)**?
4. Do I need a referral or specific diagnosis for coverage?

Helpful Codes to Reference When Calling Insurance:

Service	Description	Codes
TMJ or Sleep Exam	Comprehensive evaluation	99204, 99214
TMJ Imaging	MRI of the TMJ	70330
TMJ Appliance	Custom TMJ orthotic	D7880, E1399
Sleep Apnea Appliance	Custom oral appliance for sleep apnea	EO486
Cone Beam CT Scan	3D imaging used to evaluate the airway	70330

Why This Matters

The Pain & Sleep Therapy Center is a **Fee-for-Service (FFS)** practice, meaning we are not in-network with any insurance carriers. However, we can **submit claims on your behalf** as a courtesy. You pay upfront, and your insurance company may reimburse you directly depending on your coverage. We cannot guarantee an insurance benefit, as every insurance plan is unique.

Why are we out of network

Insurance may not cover all services, especially when it comes to airway and TMJ care. But your health—your ability to sleep, breathe, and live without pain—is worth investing in. We're here to support you every step of the way.

Sample Phone Script

Use this script when calling your insurance company to check your benefits:

Hi, my name is [Your Name], and I'm calling to check my out-of-network benefits for upcoming treatment related to TMJ disorders and/or sleep apnea. Could I speak with someone who handles out-of-network coverage?

Once connected to the right person:

"I'd like to ask:

- Do I have out-of-network benefits?
- What is my deductible, and how much of it have I met?
- After meeting my deductible, what percentage of services are reimbursed?
- Are referrals or prior authorizations required?"

"I'm specifically asking about non-surgical treatment for TMJ and obstructive sleep apnea using the following codes:

- 99204, 99214 (TMJ evaluations)
- 70330 (CBCT Scan)
- D7880 (TMJ appliance)
- E0486 (Sleep apnea appliance)
- G0399, 95800, 95806 (Home sleep studies)"

Before ending the call:

"Thank you. May I have a reference number for this call?"