



PAIN AND SLEEP
Therapy Center

Pain & Sleep – Patient FAQ

Welcome to The Pain and Sleep Therapy Center!

We specialize in TMJ Disorders, Airway Health, and Craniofacial Pain. We're honored to be part of your wellness journey. Below are answers to some of the most common questions about our practice and how we handle insurance and billing.

1. What kind of practice is The Pain and Sleep Therapy Center?

We are a specialized, Fee-for-Service (FFS) practice focused on TMJ, facial pain, and airway-related conditions. This means we are not contracted with any insurance companies that could dictate the quality or type of care you receive in our office. While we work with all insurance providers to help you maximize your benefits, our priority is maintaining a direct, uncompromised patient-doctor relationship. We have found that our patients achieve better, longer-lasting health outcomes through this model of care.

2. What does Fee-for-Service (FFS) mean?

In a Fee-for-Service model, you pay for your care directly at the time of service. We can provide a detailed receipt, known as a superbill, to assist you in submitting claims to your insurance company. Additionally, as a courtesy, we can submit claims on your behalf through a third-party medical billing provider if you prefer. Any reimbursements from your insurance will be sent directly to you.

3. Why are you out-of-network with insurance companies?

Our relationship is with you — not your insurance company. We believe you deserve to make healthcare decisions that are best for your health, without an insurance company having a seat at the table.

By remaining out-of-network, we are not bound by insurance contracts that could restrict or dictate your care. This allows us to:

- Maintain a true doctor-patient relationship, focused solely on your health needs
- Spend more quality time with each patient
- Offer comprehensive, individualized treatment plans
- Use the most advanced diagnostic and therapeutic tools, without insurance limitations
- Avoid the restrictions, delays, and compromises often tied to insurance-mandated care

We understand this model is different from many traditional offices. We're always happy to walk you through how it works and help you navigate your insurance benefits.

4. Can I still use my insurance?

Yes—many patients can still use their insurance benefits, even though we are out-of-network.

- **Medical Insurance:** We can submit claims as a courtesy. Your reimbursement will depend on your out-of-network benefits.
- **Dental Insurance:** We can provide you with a claim form or submit it for you. Some dental plans will reimburse you directly.

5. What's the difference between in-network and out-of-network?

Term	What It Means	How It Works with Us
In-Network	The provider has a contract with your insurance company and provides care based on your insurance contract's rules.	We are not in-network with any insurance plans.
Out-of-Network	The provider does not have a contract with your insurance company, allowing a true doctor-patient relationship without insurance dictating care.	You pay us directly; we'll submit claims as a courtesy, and you may receive reimbursement directly from your insurance.
Fee-for-Service	You pay at the time of service, regardless of insurance.	We focus on personalized, high-quality care through a Fee-for-Service model.

6. If I want to check my insurance benefits before my first appointment, what should I do?

To make things easier for you, we've put together a step-by-step guide along with a sample phone script to help you confidently contact your insurance company and have a smooth, productive conversation.

[Click here to access the guide.](#)

7. Is there financing available?

Yes! We partner with third-party financing options like CareCredit & Cherry to help make your treatment more affordable. We can also structure treatment plans in phases if needed.

8. What if I have additional questions about my insurance or reimbursement?

We're here to help. Our front office team is experienced and happy to guide you. While we can't guarantee reimbursement, we do everything we can to help you navigate the process. We understand that navigating healthcare and insurance can be confusing. At The Pain & Sleep Therapy Center, our priority is your health, comfort, and long-term well-being. Thank you for trusting us with your care.