Metal Braces Cost: Factors, Prices, and Financing Options Explained

Metal braces are the most affordable and common type of orthodontic treatment available today. The average cost of insurance ranges from $3,000 to $7,000.

Prices vary depending on many factors. These include the location of the dentist, severity of the orthodontic issue, orthodontist's expertise and experience, and duration of your treatment.

If you cannot afford to pay the total cost of braces upfront, there are some financial options you can explore. We discuss them below. We also discuss the prices and factors affecting the cost of metal braces in more detail.

Factors Affecting Metal Braces Cost

Orthodontist's expertise and experience

An orthodontist with extensive experience will likely charge a higher fee to compensate for the many years spent in the field. The same goes for those with impressive track records.

Conversely, orthodontists with less experience and an underwhelming track record may settle for a lower fee.

Severity of the orthodontic issue

The severity of the orthodontic issue can also influence the cost of traditional metal braces. Serious orthodontic issues such as severe overbite, extreme crowding, and severe underbite require more sessions, specialized techniques, and visits, which can increase the total cost of treatment.

On the other hand, mild orthodontic issues like minor crowding and slightly crooked teeth require little attention from the orthodontist. The result? A lower fee.

Location and clinic reputation

Orthodontists in urban or affluent areas like New York, Los Angeles, and Chicago are likely to charge higher fees. However, those in rural or areas with lower cost of living are likely to charge lower fees.

Additionally, dental clinics with an impressive reputation may charge a premium for braces due to their higher expertise and experience.

Average Metal Braces Prices

The national average cost of metal braces ranges from $3,000 to $7,000 without insurance. The cost is influenced by factors like the orthodontist's expertise and experience, severity of the orthodontic issue, location and clinic reputation, and duration of your treatment.

The average cost of braces also varies by location.

Here is a table showing the estimated price range of metal braces per location in the US:

State/ City	Average cost of Metal Braces
New York City	$3,000 to $7,000
Los Angeles	$3,000 to $6,000
Florida	$4,000 to $6,500
California	$5,000 to $7,500
Houston	$4,000 to $6,500
Jersey City	$4,000 to $6,000
North Miami Beach	$4,000 to $7,500
Johnson City	$3,000 to $7,000
Illinois	$3,000 to $7,000

In addition to the base cost of braces, there are other expenses to consider. These additional costs include:

Additional Expenses	Cost
Consultation	0-$350
Tooth extraction	$75 to $450 per tooth
Retainers	costs anywhere from $250 to $600 per arch
Adjustments	$120 to $300

Emergency orthodontist visits	$100 to $300 per visit

Additional expenses can add to the overall cost of your brace (cost of orthodontic treatment). It's important that you understand these expenses before committing to an orthodontic treatment plan.

Financing Options for Metal Braces

If you can't afford to pay for braces outright, some financial options can help you manage the cost.

Dental insurance coverage

Many dental insurance plans cover part of the cost of braces (20-50%), up to a lifetime maximum. Some cover the entire cost, depending on your coverage policy and the type of brace you get.

Most insurance policies only cover the cost of braces for children and teenagers under 18. You can purchase supplemental orthodontic insurance if your insurance plan doesn't cover your orthodontic treatment. This insurance provides extra coverage for braces and other orthodontic procedures.

Check your insurance policy to see if it includes orthodontic coverage for braces. Even better, contact your Insurance provider to understand your orthodontic coverage.

Flexible spending accounts (FSAs) and health savings accounts (HSAs)

Flexible spending accounts (FSAs) and health savings accounts (HSAs) are employer-based savings accounts that allow you to set aside pre-tax dollars for eligible medical expenses, like orthodontic treatments. In addition to helping you reduce the out-of-pocket cost of braces, these special accounts offer tax advantages.

You are required to use up the funds in your FSA within the calendar year. On the other hand, HSA funds roll over annually and remain with you even if you switch jobs. You can combine your FSA or HSA money with your dental insurance to manage the cost of your braces.

Payment plans and financing through the orthodontist's office

If your insurance plan doesn't cover the cost of braces, you can turn to payment plans. Many orthodontists offer in-house payment plans to help patients manage the cost of their treatment by spreading it over a long period. These plans come with zero or low interest rates, depending on the dentist.

In addition to payment plans, some orthodontists work with third-party lenders like CareCredit or LendingClub. These lenders help settle the overall cost of the brace on your behalf, and you refund them gradually via monthly installments.

While payment plans and third-party financing don't cover the cost of your treatment like insurance, they make it more affordable so you can receive treatment immediately.

Tips for Managing Metal Braces Cost

Are you looking for ways to manage the cost of your metal braces? Here are a few tips that might help.

Researching and comparing orthodontists

When looking to get braces, try researching and comparing orthodontists. Each provider charges different prices for braces depending on their experience, location, and type of treatment.

Start by researching local orthodontists. Read online reviews and check their credentials. You can schedule a consultation with a few to compare their treatment plans and pricing to determine which suits your budget and needs.

Feel free to ask for referrals from family, dentists, and friends. This can save you time and effort.

Inquiring about in-house financing options

Most dentists understand that getting metal braces can be expensive, so they offer in-house financing options such as monthly payment plans.

Monthly payment plans allow you to divide the total cost of your orthodontic care into an affordable amount to be paid monthly. Some dentists offer payment plans that require down payments (around 20%) or interest rates. Be sure to ask questions about the payment plan terms before committing.

Utilizing insurance benefits and flexible spending accounts

Many dental insurance plans offer some orthodontic coverage, reducing your out-of-pocket expenses. Check with your insurance provider to see if your policy provides orthodontic coverage. If it does, check the lifetime maximum provided compared to the cost of your braces.

In addition to insurance, you can use a flexible spending account to manage the cost of your metal braces. A Flexible spending account (FSA) allows you to set aside pre-tax dollars for eligible medical or dental expenses, like braces. With this account, you can save 20-30% on your overall treatment cost.

It's worth noting that FSAs can be paired with dental insurance. You can use them to cover treatment costs that your insurance doesn't cover.

Conclusion and Next Steps

Metal braces are one of the most common and affordable braces. However, before choosing to get one, you should understand the factors that affects their total cost. You should also research available financial options like dental insurance, FSAs, HSAs, and payment plans to help ease the burden of out-of-pocket cost.

Schedule a consultation with a qualified dentist to compare cost, discuss treatment options and payment options. In the end, ensure you select a payment plan and treatment that suits your alignment needs and budget.