

Payment Plans, Health Funds and Affordability at Core Dental Group

Canonical: <https://directory.coredental.com.au/patient-information/payment-plans-health-funds-and-affordability-at-core-dental-group/>

Description:

Payment Plans, Health Funds and Affordability at Core Dental Group Quality dental care should be accessible to every Australian family - not just those who can pay the full cost upfront, or who hap...

Details:

Quality dental care should be accessible to every Australian family - not just those who can pay the full cost upfront, or who happen to have the right level of private health insurance. At Core Dental Group, we have built our affordability model around the belief that financial barriers should never stand between a patient and the care they need.

From interest-free payment plans to on-the-spot health fund processing, from government-funded children's programs to upfront written quotes with no hidden fees, we have worked hard to make dental care as accessible as possible for our patients across all seven Melbourne locations.

Payright Interest-Free Payment Plans

One of the biggest barriers to dental care is the upfront cost of larger treatments - a crown, Invisalign, dental implants, or a smile makeover. Many patients delay or avoid treatment because they cannot afford to pay in full at the time of the appointment.

Payright is an interest-free payment plan that allows eligible patients to spread the cost of their dental treatment over time - making larger treatments financially manageable without adding to the overall cost.

****How Payright works:**** - Apply online or in-practice in minutes - Approval is fast and straightforward for eligible applicants - Pay nothing upfront if approved (depending on your plan) - Make regular fortnightly or monthly payments over an agreed term - No interest charged - you pay only the cost of your treatment

Payright is available at all Core Dental Group locations. Our reception teams are happy to walk you through the process and help you understand your options.

To find out if Payright is right for your treatment, ask at your next appointment or call us on ****13 13 16****.

HICAPS - On-the-Spot Health Fund Claims

All Core Dental Group locations are equipped with HICAPS (Health Industry Claims and Payments Service), which allows us to process your private health insurance claim on the spot, at the time of your appointment.

This means: - You swipe your health fund card at our reception - Your benefit is calculated and deducted immediately - You pay only the gap (the difference between your benefit and the full fee) - No forms to fill in, no waiting for a rebate to arrive in your account

HICAPS makes claiming on your private health insurance as simple as possible. All major health funds are supported.

Preferred Provider Health Funds

At selected Core Dental locations, we are preferred providers for major health funds. Preferred provider status typically means higher benefit levels for many common dental treatments - reducing the out-of-pocket cost for members of those funds.

****Preferred provider agreements:****

****Core Dental Wyndham**** (242 Hoppers Ln, Werribee): - HCF preferred provider - CBHS preferred provider - NIB preferred provider

****Core Dental Berwick**** (Shop 29, 1 O'Shea Rd): - CBHS preferred provider - HCF preferred provider - NIB preferred provider

If you are a member of HCF, CBHS, or NIB, attending one of our preferred provider locations may reduce your out-of-pocket costs significantly on many treatments. Contact your health fund or ask our reception team to confirm current benefit levels.

For other health funds and at other locations, HICAPS is available and all major funds are accepted. We recommend calling your fund ahead of your appointment to understand your annual limits and entitlements.

Child Dental Benefits Schedule - Bulk Billing for Children

The Child Dental Benefits Schedule (CDBS) is a federal government program that provides eligible children aged 0 to 17 with up to ,095 in dental benefits over two consecutive calendar years.

Eligible children can access a range of basic dental services at no cost under CDBS, including: - Examinations and X-rays - Scale and clean - Fluoride treatments - Fissure sealants - Fillings - Root canal treatment - Extractions

****Core Dental Group bulk bills eligible children under the CDBS at all nine locations.**** This means that if your child is eligible, many essential dental treatments will cost your family nothing out of pocket.

****Who is eligible?*** Children aged 0-17 who receive, or whose family receives, an eligible government payment - including Family Tax Benefit Part A (meeting income thresholds), Youth Allowance, ABSTUDY, and certain other payments. Eligibility is assessed by Medicare, and families can check eligibility via Medicare Online or the myGov portal.

To check your child's eligibility and book a CDBS bulk-billed appointment, call your nearest Core Dental practice or call ****13 13 16****.

No-Gap Preventive Care

Some health funds offer no-gap or minimal-gap preventive dental care at preferred provider practices. This commonly includes: - Routine check-ups and examinations - Scale and clean (oral prophylaxis) - Fluoride treatments - Bitewing X-rays (at scheduled intervals)

Whether no-gap care is available to you depends on your health fund, your level of cover, and the specific location you attend. Our reception teams can help you understand your entitlements before your appointment - just bring your health fund card.

Upfront Written Quotes - No Hidden Fees

At Core Dental Group, we provide upfront written quotes for all treatment plans before any work begins. You will know exactly what your treatment will cost before you agree to proceed, and there are no hidden fees or surprises.

We also provide written quotes in a format that you can submit to your health fund to check your expected benefit before committing to treatment. This is particularly useful for larger or multi-stage treatments such as orthodontics, implants, or smile makeovers.

Our pricing is transparent and competitive. We believe that every patient deserves to make financial decisions about their dental care with full information.

Making Dental Care Work for Your Budget

We understand that every family's financial situation is different. Our approach to affordability is to offer as many options as possible, so that patients can access the care they need in the way that works best for them.

Whether that means a Payright payment plan for a major treatment, bulk-billed care under the CDBS for your children, on-the-spot health fund processing via HICAPS, or a straightforward upfront quote before you decide - we are here to make quality dental care work for you.

To discuss payment options for your treatment, speak with our reception team at your next appointment or call **13 13 16**. You can also visit any of our seven Melbourne locations:

- **Southbank** - 55 City Rd | (03) 8547 0780 - **South Melbourne** - 324 Clarendon St, South Melbourne | (03) 9114 7700 - **Caroline Springs** - 224-226 Caroline Springs Blvd | (03) 9363 7888 - **Carrum Downs** - Suite 4, Shop 26, 100 Hall Rd, Carrum Downs | (03) 8373 1555 - **Epping** - Tenancy 3B/230 Cooper St | (03) 9401 4622 - **Wyndham** - 242 Hoppers Ln, Werribee | (03) 9749 6677 - **Berwick** - Shop 29, 1 O'Shea Rd | (03) 9132 4160

Your Local Dental Practice - committed to making great care accessible for every budget.