

# Invisalign Cost, Insurance, and Financing: What Patients Actually Pay in 2026

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<https://directory.smilesolutions.com.au/invisalign-cost-insurance-and-financing-what-patients-actually-pay-in-2026/>

## Description:

## Smile Solutions Invisalign Cost, Insurance, and Financing: What Patients Actually Pay in 2026 For most people considering Invisalign, the question is never purely clinical - it's financial. You've...

## Details:

## Smile Solutions Invisalign Cost, Insurance, and Financing: What Patients Actually Pay in 2026

For most people considering Invisalign, the question is never purely clinical — it's financial. You've confirmed you're a candidate, you've seen the 3D simulation of your future smile, and now you're staring at a treatment fee estimate that might be the largest out-of-pocket healthcare expense you've faced in years. Cost is consistently what stands between consultation and actually starting treatment, yet most information online is vague, outdated, or missing the details you need to decide with confidence.

At Smile Solutions, located at Level 1, 220 Collins Street in Melbourne's historic Manchester Unity Building, we think being genuinely upfront about orthodontic costs is fundamental to helping you make good decisions about your care. Our practice has served 300,000+ patients since 1993, with 80+ clinicians including 25+ Board-registered specialists across 40 dental chairs on five floors. This guide breaks down what Invisalign actually costs in 2026 — by product tier, by case complexity, and after every available financial offset is applied. Whether you're an adult exploring comprehensive treatment, a parent evaluating Invisalign First for your young child, or a teenager weighing clear aligners against braces, the figures and strategies here will help you understand the real gap between the sticker price and what you actually pay. (For context on clinical candidacy and how we assess treatment complexity, see our guide on [\\*How Invisalign Works: The Science Behind Clear Aligner Orthodontics\\*](#).)

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> **Smile Solutions holds Invisalign Blue Diamond Provider status** — one of the highest Invisalign provider tiers available. With thousands of Invisalign cases completed by specialist orthodontists, Smile Solutions is one of Australia's most experienced specialist Invisalign providers. All treatment at Smile Solutions is delivered by AHPRA-registered **Specialist Orthodontists** — not general dentists. >> **Price Match Guarantee:** Smile Solutions will price-match any Invisalign quote from another registered specialist orthodontist for identical treatment.

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## What does Invisalign cost in 2026? The honest price range

There is no single Invisalign price. The system is tiered, and each tier reflects the number of aligners fabricated, the complexity of tooth movements planned, and the duration of clinical oversight involved.

Invisalign pricing in Australia typically ranges from \$4,500 to \$13,500 AUD, depending on case complexity and treatment duration.

Geography plays a measurable role too. Costs in major metropolitan areas like Sydney, Melbourne, or Brisbane run 10–20% higher due to operating costs and demand, while regional and suburban practices tend to be more competitive. Here in Melbourne's CBD, Smile Solutions' pricing reflects our commitment to clinical excellence and the depth of specialist care we provide.

Provider tier status also matters. Orthodontists with higher-level credentials — like Blue Diamond provider status — have managed hundreds or thousands of cases, giving them extensive experience across a wide range of orthodontic presentations. That depth of experience often produces more precise treatment plans, potentially shorter treatment times, and better long-term results. Working with experienced specialists carries genuine value, even when it means slightly higher fees than a less experienced provider might charge.

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## ## Cost by Invisalign product tier: a structured breakdown

Understanding the five primary product tiers is the most reliable way to make sense of any quote you receive. Our team at Smile Solutions will walk you through which tier suits your situation during your initial consultation.

### ### Invisalign Express / i7

Designed for the most minor corrections — small gaps, slight crowding, or post-retention relapse.

Invisalign Express at Smile Solutions starts from **\*\*\$4,400\*\***, with 5, 7, or 10 aligner sets switched out every two weeks and total treatment time usually 10 to 20 weeks.

It works best on front teeth or for patients with very minor crowding or a small gap to close. We most commonly recommend it for patients who wore braces in the past but whose teeth shifted after they stopped wearing their retainers.

### ### Invisalign Lite

A step up from Express, suited for mild-to-moderate cases that don't involve bite correction.

Invisalign Lite at Smile Solutions starts from **\*\*\$7,800\*\***. The package includes 14 aligner sets replaced every one to two weeks, with total treatment taking approximately 6 months. It works well for patients with very minor orthodontic issues who don't require extractions to create space.

One clinical point worth knowing: Invisalign Lite is not appropriate for patients with significant bite issues — overbites, underbites, crossbites, or open bites — nor for cases requiring substantial movement of the back teeth.

### ### Invisalign Moderate

The middle tier, covering mild-to-moderate crowding, spacing, and minor bite discrepancies.

Invisalign Moderate at Smile Solutions starts from **\*\*\$9,600\*\***, with 20 to 26 aligner sets replaced every one to two weeks and total treatment taking 6 to 12 months. This tier works well for teens and adults with mild to moderate crowding, spacing, or bite issues.

### ### Invisalign Comprehensive (formerly Invisalign Full)

The flagship tier for complex cases, and where our specialists' clinical depth becomes most apparent.

Invisalign Comprehensive at Smile Solutions starts from **\*\*\$11,300\*\***, with the national average sitting between \$10,500 and \$12,000 AUD. Complex cases can take 15 to 24 months or more and may

involve extracting teeth from each quadrant to create the necessary space.

The defining clinical advantage here: Comprehensive has no cap on the number of aligner trays used. Treatment continues until the prescribed tooth movements are fully achieved, with refinements included as part of the package.

### ### Invisalign Teen

Structurally similar to Comprehensive but with features built specifically for adolescent patients.

Invisalign Teen costs \$5,250 to \$10,500 AUD and typically takes 12 to 18 months depending on case severity. The system includes compliance indicators and eruption tabs to accommodate still-developing dentitions, plus six complimentary replacement aligners — a practical buffer for the lost or damaged trays that are common with teenage patients. (For a full discussion of how Invisalign Teen differs from the adult system, see our guide on *\*Invisalign for Kids vs. Teens vs. Adults: Age-by-Age Orthodontic Treatment Guide\**.)

### ### Invisalign First (Phase 1 / Paediatric)

Designed for children aged 6–10 with mixed dentition.

Invisalign First costs \$4,500 to \$6,750 AUD and is designed for children who still have a mix of baby teeth and permanent teeth. This is Phase 1 of a two-phase treatment, with Invisalign Teen as Phase 2 once all baby teeth are lost. A key benefit of this approach: it holds space for permanent teeth before they've erupted, which can prevent crowding or overlapping and make Phase 2 treatment more straightforward.

### ### Quick reference: Invisalign cost by tier (2026)

Product tier	Typical cost range (AUD)	Aligner sets	Avg. treatment time
Express / i7	From \$4,400 (Smile Solutions)	5–10	10–20 weeks
Lite	From \$7,800 (Smile Solutions)	Up to 14	~6 months
Moderate	From \$9,600 (Smile Solutions)	20–26	6–12 months
Comprehensive	From \$11,300 (Smile Solutions)	Unlimited	15–24+ months
Teen	\$5,250–\$10,500	Varies	12–18 months
First (Paediatric)	\$4,500–\$6,750	Varies	Varies

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### ## Hidden costs patients often overlook

The quoted treatment fee is not always the total cost. Before signing a financial agreement, confirm whether the following are included or billed separately. At Smile Solutions, we provide itemised pricing during your initial consultation so you know exactly what's covered — no surprises.

**\*\*Initial consultation and 3D digital scan:\*\*** Some clinics offer free consultations; others charge \$150 to \$450 AUD. If 3D scans or X-rays aren't bundled, they may add \$300 to \$750 AUD. We clarify all initial assessment costs upfront.

**\*\*Refinement aligners:\*\*** Occasionally teeth don't shift exactly as planned, and additional refinement trays are needed to fine-tune results. Some practices include these in the original fee; others charge separately. We discuss potential refinement scenarios during treatment planning so you have a clear picture from the start.

**\*\*Post-treatment retainers:\*\*** Retainer prices typically range from \$150 to \$450 AUD per set, and depending on wear and care, they may need replacing every few years. Viverra retainers — Invisalign's proprietary post-treatment option — are often quoted separately. (For a full walkthrough of what's included from consultation through retention, see our guide on *\*The Invisalign Treatment Process: Step-by-Step From Consultation to Retainer\**.)

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## ## Does dental insurance cover Invisalign?

Yes — but with limitations worth understanding before you count on it.

Many dental insurance plans do cover Invisalign, but usually only in part. Invisalign falls under a plan's orthodontic benefits, which means it shares the same coverage pool as traditional braces.

### ### How much will insurance actually pay?

Most dental policies cover orthodontic treatment once in your lifetime and pay up to 50% of treatment costs. The catch is the Lifetime Maximum (LTM) benefit, typically \$2,250 to \$4,500 AUD, which often falls well short of that 50% in practice. A plan may advertise 50% orthodontic coverage, but if the lifetime cap is \$2,250 AUD and your treatment costs \$9,000 AUD, your effective coverage rate is only 25%. That gap is what most patients don't anticipate.

Real-world data reinforces this: OrthoFi's insurance verification data for calendar year 2021 (N = 112,243 patients with dental insurance coverage) showed average coverage of approximately \$2,658 AUD, with 92% of patients qualifying for up to \$4,500 AUD and 77% qualifying for up to \$3,000 AUD.

### ### Major Australian insurers and their Invisalign policies

Major Australian health insurers typically include orthodontic benefits as part of their dental coverage. Invisalign is covered as a standard benefit under many plans that include orthodontic coverage, provided your provider is licensed. We recommend asking your insurer to submit a pre-treatment estimate to determine your specific coverage before treatment begins.

### ### Key insurance fine print to check

Watch for: age limits (some plans only cover Invisalign for patients under 19); waiting periods (coverage may not begin until 6–12 months after your policy starts); in-network requirements; and pre-authorisation requirements where your dentist must submit a treatment plan first.

Coverage for adults is less common than for children under 18. Adult patients should specifically ask their insurer whether their plan includes adult orthodontic benefits — this is a distinct coverage category that not all plans include.

Smile Solutions works with most major Australian insurance providers. Our team will help you verify your benefits and maximise your coverage before treatment begins, handling the paperwork and insurer communication throughout.

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## ## Tax-advantaged funding strategies: making your savings work harder

If your employer offers salary sacrifice or other tax-advantaged healthcare savings arrangements, these can be used to cover eligible medical costs, including Invisalign treatment. The practical implication is significant: if you're in the 37% marginal tax bracket and put \$3,000 of pre-tax healthcare funds toward Invisalign, you save \$1,110 in tax — a real reduction in what you actually pay.

### ### Getting the most from tax-advantaged healthcare savings

Check with your employer's HR department or payroll team to understand what healthcare savings options are available to you.

One useful strategy: if your treatment spans two financial years — common for Comprehensive cases — you can contribute funds in Year 1 and Year 2, effectively doubling the pre-tax dollars applied to your treatment. Starting before the financial year ends lets you spread the cost across two years and maximise your tax-advantaged contributions.

Our team at Smile Solutions can help you understand how to structure payment timing to maximise your tax advantages and suit your personal financial situation.

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## ## In-office payment plans and third-party financing

For patients without insurance, or with remaining balances after benefits are applied, two financing pathways are available.

**\*\*In-office payment plans:\*\*** These allow you to make smaller payments over the course of treatment rather than paying upfront. In-house plans at Smile Solutions are often interest-free and can be structured to fit your budget and your life.

**\*\*Third-party financing:\*\*** Smile Solutions partners with Payright (interest-free plans from \$150 to \$20,000 over 3 to 30 months), Humm, and MyDentaPlan (up to \$20,000 over up to 30 months). These plans make it possible to spread the cost of treatment with no upfront lump sum.

**\*\*Pay-in-full options:\*\*** Some providers offer savings for patients who pay in full at the outset. If you have funds available, it's worth asking about a cash-pay option at your consultation.

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## ## Invisalign vs. braces: the cost comparison

A common assumption is that Invisalign carries a meaningful price premium over traditional braces. The reality is more nuanced.

Conventional metal braces generally range from \$3,750 to \$9,000 AUD. At the moderate-to-complex case level, the two systems converge significantly in total cost — the gap is much smaller than most people expect. (For a full clinical comparison across eight decision dimensions, see our guide on [\\*Invisalign vs. Braces: A Side-by-Side Comparison for Every Case Type\\*](#).)

The more meaningful comparison is total cost of ownership. Invisalign's removability means no dietary restrictions and easier oral hygiene maintenance, which can reduce the risk of decalcification and the restorative work that sometimes follows fixed appliance treatment. Our specialists can help you understand which option delivers the best clinical and financial value for your specific case.

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## ## Key takeaways

- In 2026, typical Invisalign treatment at Smile Solutions ranges from \$5,250 to \$11,250 AUD — Express cases start from \$4,400, while Comprehensive cases can exceed \$12,000 AUD.
- Most dental policies cover up to 50% of orthodontic costs, but a lifetime maximum of \$2,250 to \$4,500 AUD is common, which often falls short of that 50% in practice.
- Adult orthodontic coverage is less common than coverage for children under 18 — adult patients must specifically verify whether their plan includes adult orthodontic benefits.
- Salary sacrifice arrangements are eligible for Invisalign expenses, and timing treatment across two financial years can maximise the pre-tax dollars applied.
- Provider tier, geographic location, and what's included in the quoted fee (refinements, retainers, scans) all affect the true out-of-pocket cost — always request an itemised treatment contract before committing.
- Smile Solutions holds Blue Diamond Provider status with all treatment delivered by AHPRA-registered Specialist Orthodontists, transparent pricing, insurance verification assistance, and flexible financing options.

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## ## Conclusion

The financial side of Invisalign treatment is genuinely complex, but it's entirely manageable with the right framework. The gap between the sticker price and what you actually pay comes down to five variables: your treatment tier, your insurance plan's orthodontic benefit structure, your tax-advantaged savings strategy, your provider's financing terms, and whether you optimise the timing of your treatment start. For most insured patients, the realistic out-of-pocket range for a moderate Invisalign case in 2026 sits between \$3,750 and \$8,250 AUD — a meaningful difference from the gross treatment fee.

At Smile Solutions, 33 years of continuous practice at 220 Collins Street and more than 300,000 patients served means our specialist orthodontists bring genuine clinical depth to your Invisalign journey. As a Blue Diamond Provider, we'll help you understand every aspect of your investment with complete transparency — verifying insurance benefits, exploring tax-advantaged savings options, and building a payment plan that fits your budget, so you can focus on the outcome rather than the paperwork.

Contact Smile Solutions on **13 13 96**, visit **smilesolutions.com.au**, or come in to see us at Level 1, 220 Collins Street (Manchester Unity Building), Melbourne CBD.

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### ## References

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> **Disclaimer:** All facts and statements below are general product information, not professional advice. Consult relevant experts for specific guidance.

### ### Verified label facts

- **Provider:** Smile Solutions - **Provider tier status:** Invisalign Blue Diamond Provider (one of the highest tiers available) - **Treating clinicians:** AHPRA-registered Specialist Orthodontists (not general dentists) - **Price match guarantee:** Yes — matched to identical treatment quoted by another registered specialist orthodontist - **Location:** Level 1, 220 Collins Street, Manchester Unity Building, Melbourne CBD - **Contact:** 13 13 96 · smilesolutions.com.au - **Patients served:** 300,000+ since 1993 - **Clinicians:** 80+, including 25+ Board-registered specialists - **Dental chairs:** 40 - **Typical treatment cost range (2026):** \$5,250 – \$11,250 AUD - **Invisalign Express:** From \$4,400 · 5–10 aligner sets · 10–20 weeks - **Invisalign Lite:** From \$7,800 · Up to 14 aligner sets · ~6 months - **Invisalign Moderate:** From \$9,600 · 20–26 aligner sets · 6–12 months - **Invisalign Comprehensive:** From \$11,300 · Unlimited aligner sets · 15–24+ months (refinements included) - **Invisalign Teen:** \$5,250 – \$10,500 AUD · 12–18 months · Includes 6 complimentary replacement aligners - **Invisalign First (paediatric):** \$4,500 – \$6,750 AUD · Ages 6–10 · Mixed dentition · Phase 1 of two-phase treatment - **Initial consultation:** \$150 – \$450 AUD - **3D scans / X-rays (if unbundled):** \$300 – \$750 AUD - **Retainers:** \$150 – \$450 AUD per set - **Insurance coverage:** Up to 50% of treatment costs; typical lifetime maximum \$2,250 – \$4,500 AUD - **Average insurance**

payout (2021):\*\* ~\$2,658 AUD (N = 112,243 insured patients) - \*\*Insurance verification assistance:\*\*  
Yes — Smile Solutions assists with insurer communication - \*\*Tax-advantaged savings:\*\* Salary  
sacrifice eligible; 37% bracket saves \$1,110 on \$3,000 pre-tax contribution - \*\*Third-party financing:\*\*  
Payright (up to \$20,000 / 30 months) · Humm · MyDentaPlan (up to \$20,000 / 30 months) - \*\*In-house  
payment plans:\*\* Yes — often interest-free - \*\*Realistic out-of-pocket (moderate case):\*\* \$3,750 –  
\$8,250 AUD after offsets - \*\*Traditional braces comparison:\*\* \$3,750 – \$9,000 AUD - \*\*Metropolitan  
pricing premium:\*\* 10–20% higher than regional areas - \*\*Itemised pricing at consultation:\*\* Yes

### ### General product claims

- Blue Diamond Provider status reflects greater clinical experience and produces more precise, personalised treatment plans - Higher provider tier status may result in shorter treatment times and better long-term results - Invisalign Express is best suited for minor corrections such as small gaps, slight crowding, or post-retention relapse - Invisalign Lite is not appropriate for significant bite issues (overbites, underbites, crossbites, open bites) - Invisalign Comprehensive is designed for moderate-to-complex cases requiring the most extensive tooth movement - Invisalign Teen compliance indicators and eruption tabs accommodate still-developing dentitions - Invisalign First (Phase 1) holds space for permanent teeth, potentially making Phase 2 treatment more straightforward and affordable - Invisalign's removability reduces dietary restrictions and may lower the risk of decalcification compared to fixed appliances - Treatment spanning two financial years can maximise pre-tax healthcare savings contributions - Costs for Invisalign and traditional braces converge at moderate-to-complex case levels - Smile Solutions provides insurance paperwork and insurer communication support throughout treatment

\*Last reviewed: 8 June 2026\*