

Balancing the cost of health care

Delta Dental works hard to balance the interests of all our partners: employers, members and participating dentists. Employers and members desire low dental costs with broad access to participating providers, while dentists desire higher reimbursement rates. In order for Delta Dental to substantially increase dentists’ reimbursement rates, we would need to impose significantly higher dental costs on employers and members. We are working to find a balance to these conflicting interests.

Addressing dentists’ concerns

Delta Dental has heard the concerns from dentists regarding reimbursement rates, and we recognize the necessity to make adjustments. We have recently increased reimbursement rates to participating dentists and will continue to make modifications in accordance with market dynamics.

Cost of seeing a nonparticipating dentist

Delta Dental members are free to see any dentist they choose, but many times they will pay more to see a nonparticipating dentist. Seeing a nonparticipating dentist versus participating dentist may create a significant cost shift in the amount a member will pay out of pocket for the same procedure. This creates higher revenue for the dentist at the member’s expense. Below is an example of this cost shift.

Delta Dental PPO™ participating dentist payment example based on a Delta Dental PPO (Standard) plan

| Procedure | Dentist billed | Plan allowed | Plan coinsurance | Plan pays | Member savings | Member pays |
|-----------------|----------------|--------------|------------------|--------------|----------------|--------------|
| Oral exam | \$60 | \$30 | 100% | \$30 | \$30 | \$0 |
| Cleaning | \$107 | \$57 | 100% | \$57 | \$50 | \$0 |
| Bitewing X-ray | \$77 | \$36 | 100% | \$36 | \$41 | \$0 |
| Subtotal | \$244 | \$123 | | \$123 | \$121 | \$0 |
| Filling | \$241 | \$105 | 80% | \$84 | \$136 | \$21 |
| Crown | \$1,261 | \$735 | 50% | \$368 | \$526 | \$368 |
| Total | \$1,746 | \$963 | | \$575 | \$783 | \$389 |

Delta Dental Premier® participating dentist payment example based on a Delta Dental PPO (Standard) plan

| Procedure | Dentist billed | Plan allowed | Plan coinsurance | Plan pays | Member savings | Member pays |
|-----------------|----------------|--------------|------------------|--------------|----------------|--------------|
| Oral exam | \$60 | \$30 | 100% | \$30 | \$20 | \$10 |
| Cleaning | \$107 | \$57 | 100% | \$57 | \$33 | \$17 |
| Bitewing X-ray | \$77 | \$36 | 100% | \$36 | \$26 | \$15 |
| Subtotal | \$244 | \$123 | | \$123 | \$79 | \$42 |
| Filling | \$241 | \$105 | 80% | \$84 | \$70 | \$87 |
| Crown | \$1,261 | \$735 | 50% | \$368 | \$276 | \$618 |
| Total | \$1,746 | \$963 | | \$575 | \$425 | \$747 |

Nonparticipating dentist payment example based on a Delta Dental PPO (Standard) plan

| Procedure | Dentist billed | Plan allowed | Plan coinsurance | Plan pays | Member savings | Member pays |
|-----------------|----------------|--------------|------------------|--------------|----------------|----------------|
| Oral exam | \$60 | \$30 | 100% | \$30 | \$0 | \$30 |
| Cleaning | \$107 | \$57 | 100% | \$57 | \$0 | \$50 |
| Bitewing X-ray | \$77 | \$36 | 100% | \$36 | \$0 | \$41 |
| Subtotal | \$244 | \$123 | | \$123 | \$0 | \$121 |
| Filling | \$241 | \$105 | 80% | \$84 | \$0 | \$157 |
| Crown | \$1,261 | \$735 | 50% | \$368 | \$0 | \$894 |
| Total | \$1,746 | \$963 | | \$575 | \$0 | \$1,172 |

The example is for illustrative purposes only—actual payments may differ.

Validating dentist participation with Delta Dental

While your dentist may accept Delta Dental, that does not necessarily mean they are in our network. Be specific and ask your dentist, “Do you participate with Delta Dental PPO or Delta Dental Premier?” If the answer is anything but yes, then they likely are not an in-network dentist.

Access to in-network dentists

Delta Dental remains the largest dental network in the nation and within the state of Michigan by a significant margin. We encourage members to find a participating dentist to reduce their out-of-pocket costs. Visit www.deltadentalmi.com to use our “Find A Dentist” tool. Seeing a Delta Dental PPO™ dentist is the most cost-effective option, but seeing a Delta Dental Premier dentist is a cost-effective choice, too.

How to submit an out-of-network claim

Log in to Member Portal or create a free account at www.memberportal.com. Visit the “Claims” section found at the top of your screen. Select “Download Dental Claim Form.” Instructions for completing and submitting the claim can be found on pages two and three of the document.



www.deltadentalmi.com