

Balancing the cost of health care

Delta Dental of Michigan, Ohio, and Indiana 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. Seeing an in-network dentist maximizes the value of your dental plan. Seeing a nonparticipating dentist can lead to significant out-of-pocket costs for the same procedure compared to seeing an in-network provider. This creates higher revenue for the dentist at the member's expense. Below is an example of this scenario.

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 of Michigan, Ohio, and Indiana feature robust networks that include thousands of participating providers. Find a network dentist in your area is easy. We encourage members to find a participating dentist to reduce their out-of-pocket costs. Visit memberportal.com to use our “**Find A Dentist**” tool. Seeing a Delta Dental PPO™ dentist is typically the most cost-effective option, but seeing a Delta Dental Premier dentist saves you money, too.

How to submit an out-of-network claim

Log in to Member Portal or create a free account at 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.



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