Frequently Asked Questions:
Upcoming Delta Dental Rate Reduction for Specialist Providers

Is Delta Dental lowering its provider fees? Which providers will be affected?
On Feb. 28, Delta Dental notified approximately 2,200 specialist providers who are contracted in the Delta Dental Premier network that the maximum amounts allowed (sometimes referred to as MPAs) for most procedures will be reduced effective July 1, 2020. The affected providers are endodontists, periodontists and oral surgeons whose current contracted fees are above the new maximum allowable amounts. MPAs set by Delta Dental are region-specific and are being reduced in all regions of the state. All Premier plan contracted endodontists, periodontists and oral surgeons in California will be affected if their fees are above the new maximums.

Does CDA know the range in fee reductions?
No. The reductions vary by region and procedure. Starting immediately, contracted providers may view their new fees effective July 1, 2020, by logging into Delta Dental’s provider portal.

Why is Delta Dental doing this?
Delta Dental states that the network fees it pays to contracted endodontists, periodontists and oral surgeons in California are significantly higher than fees paid by its competitors.

Delta Dental indicates employers’ primary concern when evaluating dental coverage options is cost containment through lower specialty claim costs and reduced premiums. To achieve this, Delta Dental cited the need to better align its contracted fees for these specialties with those generally accepted in the broader contracted plan market.

Is Delta allowed to do this?
Delta Dental’s Participating Dentist Agreement (PDA), its contract with providers, allows for changes in provider reimbursement fees with sufficient notice (120 days).

Didn’t the CDA vs. Delta Dental litigation prevent this type of fee reduction?
The litigation between CDA and Delta Dental was successful in blocking a potential fee reduction for over five years, while also providing additional disclosures to dentists in the event of such a reduction. During five years of hard-fought litigation, CDA successfully blocked Delta Dental’s attempt to change the PDA to allow reductions to Premier fees, saving dentists more than $600 million from potential fee reductions. Additionally, Delta Dental was ordered to pay $65 million to Premier dentists whose requests for fee increases were limited by Delta Dental’s inflationary adjustment percentage methodology.
The settlement also requires Delta Dental to provide 120 days’ notice to dentists prior to fee adjustments and the potential impact to an individual dentist’s practice based on 12 months of claims submissions to Delta Dental (from the most recent complete quarter).

**What can CDA do to help me with this latest challenge?**

CDA understands that any reductions will affect many dental practices, which is why CDA negotiated in the litigation settlement that additional data and time be made available for dentists to make informed decisions about network participation. California law requires a dental plan to provide dentists 45 days’ notice in advance of any change to a provider’s agreement, but under the class-action settlement terms, Delta Dental is required to provide affected dentists with 120 days’ advance notification and an individualized illustration of the potential impact to the dentist’s practice based on 12 months’ claims submissions to Delta Dental (from the most recent complete quarter). This extra time is intended to allow dentists the necessary time to determine the impact of the change on their practice and patients.

**Checklist to assess impact of Delta Dental’s fee reduction:**

- Analyze the projected financial impact by reviewing the “Potential Financial Impact Illustration” provided by Delta Dental via mail.
- Review and analyze the “New contracted fees comparison” provided by Delta Dental via their online provider portal (deltadentalins.com). This report will have your current fees as of Jan. 1, 2020, and the new fees as of July 1, 2020, side by side for comparison.
- Pull and study the procedure codes you submit to plans most frequently as they have the potential to impact your practice more than rarely billed procedures. Most dental practice management software can produce a report of the most frequently billed codes by dental plan submitted from your dental practice. You may also request this information by contacting Delta Dental’s Provider Concierge department at 888.742.4099 or by email at cafisupport@delta.org.
- Review in-network versus out-of-network coverage for your Delta Dental patients in your practice to assess the impact of patient annual maximum differentials, as some group policies will decrease the patient’s benefit when seeking treatment from an out-of-network dentist. Delta Dental’s Provider Tools offer a view of a patient’s in-network versus out-of-network coverage. To learn more about this tool and the available information, visit https://youtu.be/Evph79Qd5dE and watch a short YouTube video on this feature.
- Read the CDA Practice Support resource “What You Need To Know About Dropping Dental Plan Contracts” by visiting cda.org.
- If you decide to terminate your PDA with Delta Dental, you must inform Delta Dental in writing prior to June 15, 2020, in order for the termination to be effective July 1, 2020. Contact Delta Dental’s Provider Concierge team members to discuss the terms and conditions of terminating your PDA. They can be reached by phone between 7 a.m. and 5 p.m. PST at 888.742.4099 or by email at cafisupport@delta.org.
What will the immediate impact be to me?
The fee reduction is not immediate, as the fee reduction doesn’t take place until July 1. However, CDA encourages dentists to be proactive and take immediate action by analyzing how this change will impact their practice. We encourage affected dentists to review the checklist provided above and begin the necessary analysis now to evaluate and understand the impacts of the proposed changes to your dental practice.

How will this change my Delta Dental Premier fee filing?
Your ability to file an annual fee proposal with Delta Dental will not change; however, it is critical that dentists use the full practice fee (UCR) when requesting a fee update as well as when submitting claims. Updating your fees annually will ensure that the fee data provided to Delta Dental is accurate. CDA would like to remind members that submitting any other fee than the full practice fee when submitting claims skews the data collected by plans and has the potential to deflate the value of treatment.

What about pretreatment estimates received before the effective date of the new contracted fees or work that is in progress?
CDA Practice Support recommends refiling any pretreatment estimates for dates of service after July 1, 2020, as that is when the new fees will take effect. Delta Dental offers real-time pretreatment estimates processing via its Online Provider Tools. To learn more about this tool, visit https://youtu.be/NC_ZNzigeg to watch a short YouTube video on this feature.

Can CDA anticipate whether Delta Dental will be reducing reimbursement to general dentists or other specialists?
CDA strives to stay in front of the changes in the dental marketplace with regular communication with many dental plans, but we cannot predict what future reimbursement reductions may be forthcoming from Delta Dental or any other dental plan. CDA cannot negotiate reimbursement rates on behalf of its members due to antitrust concerns. CDA remains committed to advocating and educating its members to further ensure the success of our members in providing optimal oral health care.

What if I want to end my participation in the Delta Dental Premier network? How can I do that?
Participation with any dental plan as a contracted provider is an individual decision. To assess the impact of terminating any dental plan agreement, CDA Practice Support encourages members to review the CDA Practice Support resource “What You Need to Know About Dropping Dental Plan Contracts” available at cda.org.

Additionally, CDA encourages affected members to reach out to Delta Dental’s Provider Concierge team members to discuss the terms and conditions of terminating your PDA. They can be reached by phone between 7 a.m. and 5 p.m. PST at 888.742.4099 or by email at cafisupport@delta.org.
CDA Practice Support is also available to answer members’ questions about this change. CDA offers individual assistance to dentists and staff. Dentists may simply submit questions or concerns online using the Dental Benefit Issue Submission form accessible through their cda.org account. Once received, Practice Support will contact members within 48 hours.

**What are my next steps if I have decided to terminate my participation with Delta Dental?**

If you decide not to accept these changes, you must notify Delta Dental of California in writing of your intent to discontinue your Delta Dental PDA by June 15, 2020. You may mail your notification to: Provider Onboarding, Delta Dental of California, P.O. Box 997330, Sacramento, California 95899-7330.

* Important note: Notifications received by June 15, 2020, will be effective July 1, 2020. Notifications received after June 15 may not be effective by July 1.