Dental Benefit Plan Issues

The California Dental Association recognizes that the relationship between patients, their dentists and a patient’s dental benefit insurer can be complex and challenging. CDA’s goal is to protect and preserve the relationship between the provider and the patient regarding treatment decisions. Aided by input from dentists and patients, we address weaknesses in the dental benefit plan system. CDA then addresses those weaknesses through the administrative and regulatory processes and, when necessary, through legislation. Fairness and the ability of patients to obtain the care they need are our overriding objectives.

CDA’s Member Programs Department, through the Practice Support Center, addresses dental benefit questions and issues in an immediate way, when CDA members call with inquiries stemming from their day-to-day dealings with dental benefit plan payment policies. Callers are either referred to existing resources on the CDA Compass which can assist them on their issues, or the issues are referred to CDA’s liaisons with specific dental benefit plans to work to resolve payment questions and disputes.

From member’s questions and problems, CDA is able to identify patterns of complaints about dental benefit plan practices. These patterns are reviewed for possible public policy implications by CDA’s Public Policy department. Addressing identified dental benefit plan issues, CDA has successfully sponsored legislation which defines the payment responsibility of dental plans when a patient has dual insurance coverage; requires plans to communicate to dentists any changes to coverage, fees paid, and how payments are made; standardizes the process by which plans demand refunds for overpayments to dentists, and the appeals process that dentists use to challenge refund demands; and prohibits dental plans from establishing fees on dental treatment they don’t cover.

Additionally, CDA assists member dentists in exercising their right to appeal payment disputes with dental plans. CDA also conducts educational presentations on the administration of patients’ dental benefits for dentists and their staffs. Recent dental benefit lectures have addressed contracting issues between dentists and dental benefit plans, and how to minimize claim filing errors and payment disputes.