



Third Party Payer/Dental Plan Issues

The California Dental Association recognizes that the relationship between patients, their dentists and the dental plan providing benefits can be complex and challenging. Overall, 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 continually strive to identify weaknesses in the third-party payer 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.

In addition, CDA plays an active role in helping our member dentists resolve conflicts with third party payers through our Practice Support Center. Typical interventions by our staff include reviewing the contract between the payer and dentist to assure that the plan is not in violation of its own contract; checking laws and regulations to determine whether a plan meets state requirements placed on dental plans; and assisting dentists to file appeals on behalf of patients over payment disputes and decisions made by dental plans.

Beyond that, CDA has also raised significant issues of concern with the State Departments of Managed Health Care and Insurance. These include down-coding and recoding of certain dental procedures; plan denials of payment after confirmation of eligibility; the failure of plans to promptly pay claims; refund demands on claims previously paid; and lost claims and documentation received by plans.

Finally, our association's advocacy on the behalf of the public and the profession has resulted in our sponsoring several successful new laws to address problems related to third party payers. In 2007, **AB 895** tackled the issue of dual dental coverage (coordination of benefits), specifically, the problem of couples paying for dual premiums for dual coverage, but receiving the benefit of only one coverage plan. A year later, CDA sponsored **SB 1387**, prohibiting dental plans that seek to recover a possible overpayment to a dentist from deducting the disputed amount from future reimbursements before the entire appeal process has been completed. In 2009, CDA is sponsoring legislation to increase penalties on insurance companies that do not pay promptly.