



October 20, 2022

Dear Dr. _____ :

Thank you for your inquiry regarding what we are doing regarding reimbursement rates from third party payers here in Tennessee. Dental benefits and reimbursement are a top concern of dentists around our nation. Our Council on Dental Benefits Programs (CDBP) here in Tennessee is currently researching legislation that directly affects our dentists and trying to identify gaps where we might be able to bring forth legislation to make our voice regarding issues, like reimbursement, more robust. An unfortunate truth about third-party payers, that most providers do not realize, is that they are protected by national legislation on many issues. Due to FTC anti-trust regulations, we cannot specifically advocate for increased fees. It certainly does not mean that the state and national associations are not fighting for greater benefits for dentists and our patients, but it is a hard truth.

Our council is always prompt in responding to a doctor's specific concern when they have a dental benefit issue. We get several calls a year where we can rectify the doctor's concern on the state level. Sometimes we must refer them to the ADA, where we are able to put them in touch with advocates that have professional relationships with third party payers, and we are able to get their issues resolved in this manner. We also always try to stress to our doctors to try and negotiate with the third-party payers themselves. If you are a contracted provider, often reaching out to the network and discussing how you might renegotiate your contract, should you wish to continue to be a preferred provider for that network, can prove beneficial. We also stress that one should always read their contract carefully and make sure there are no clauses like affiliated carriers, mandatory acceptance of virtual credit cards, or any other clauses that could affect your maximum reimbursement or your relationship with your patient. If there are issues like this, absolutely request that these clauses be removed prior to signing on.

You may have recently seen published in our TDA newsletter information regarding the Massachusetts Ballot Initiative-Question 2. If Massachusetts wins this legislative initiative, that will require third party payers to spend at least 83% of premium dollars on dental services instead of using the money for executive salaries or other administrative costs or return the money to the subscriber, it will set a precedent for states around the nation to move forward with similar legislation. Tennessee believes in this initiative and is supporting Massachusetts by contributing \$10,000 and will match up to another \$10,000 dollar for dollar contributed by TN dentists. This is progressive thinking that will change third party reimbursement moving forward. For more information on this and why this will be a game changer for all of us, visit VoteYESon2forDental.com.

I hope this information is helpful in letting you know how we are working for you. Should you have specific concerns regarding a particular claim that we might help review for you, please contact us, and we will help in all the ways that we have available to us. Additionally, the Third-Party Payer Concierge is a fantastic benefit that is available to member dentists at ada.org.

Thank you for your membership and your inquiry.

Most Sincerely,

Douglas Hunter, DDS

TN Chair

Council Dental Benefit Programs

Hope E. Watson, DMD

TDA Board Liaison

Council Dental Benefit Programs