

DON'T LEAVE YOUR CLIENT — HOLDING —

THE BILL



- ➔ **Other local insurers** pay the same amount to specialists as they do to generalists, even though the treatment is more complex and expensive. This forces specialists to bill their patients the difference even if the provider is 'in-network'. This frustrating practice is commonly referred to as balance billing.
- ➔ **Balance billing** can lead policyholders to assume that they are paying for inferior or inadequate dental insurance. It can also destroy trust and ruin patient/provider relationships. In short, balance billing is bad for your clients, bad for dentists, and bad for dental insurance professionals.
- ➔ **Dentist Direct's mission** is to offer higher quality plans at an affordable price. Our PPO plans pay specialists as specialists, which eliminates risk of balance-billing in-network. It sounds overly simple, but other local carriers take advantage of this 'loophole' to force members to unexpectedly pay more.

The difference between Dentist Direct and other local insurers can literally mean a difference in quality of care. It almost always means a difference in what patients are required to pay for that care.

➔ **Are you recommending our dental plans to your clients?**

Example: The national average billed charge for a complex molar Root Canal is \$1,250. Using a conservative billed charge of \$1,000 and \$800 as the payable amount, below is a comparison.

Specialist Claim	Payment Type	Payable Amount	Carrier Pays	Member Pays
Dentist Direct	Specialist	\$800 (50%)	\$400 (50%)	\$400 (50%)
Local Competitors (Balance Billing)	General Dentist	\$500 (50%)	\$250 (31%)	\$550 (69%)*
Local Competitors (Balance Billing)	General Dentist	\$500 (50%)	\$250 (25%)	\$750 (75%)**

*Best case scenario assuming the Specialist accepts Dentist Direct's negotiated payable amount of \$800 as payment in full.

**By paying the Specialist as a General Dentist, the member is further exposed to balance billing up to the billed charge amount. (i.e. \$1,000).

By offering higher quality plans at an affordable price, Dentist Direct benefits patients, providers, and insurance professionals. While reducing the need for balance billing, Dentist Direct also offers the following advantages:



Annual Maximum Carryover

Dentist Direct allows its members to carry over a portion of their unused annual maximum each year. If patients receive at least one exam and stay under the claims threshold, half of that threshold will be added to next year's annual maximum.



Dental Implant Coverage

Dentist Direct provides coverage for dental implants, which is explicitly excluded by most insurance carriers. Under our plans, implant coverage is paid the same as a three-unit bridge.



Cleanings & Exams

Dentist Direct covers two cleaning and examination appointments each year. Unlike other local plans, which require that those exams and/or cleanings be held in different six-month periods, our coverage allows those appointments to be held anytime.



Locally Owned & Operated

Dentist Direct is a **Utah-based company** providing local personalized service to our customers. We are able to provide customized dental solutions for all size companies with access to 2,660+ local and 183,000+ national dental providers.

Talk to your clients today
about Dentist Direct.
USDentistDirect.com



801-292-0100
866-696-6527 (toll-free)
quotes@usdentistdirect.com