

Frequently Asked Questions - Unrestricted Provider Status with Delta Dental

Q: “Are you still accepting my Delta Dental insurance?”

A: Rest assured, we continue to accept your existing Delta plan, and Dr. Tsang remains available as your dentist. We will consistently bill Delta for any treatments you undergo and will gladly accept assignments of benefits from Delta Dental, provided they allow it.

Q: “How will this affect my out-of-pocket costs?”

A: Determining the exact impact on your personal out-of-pocket costs can be challenging, considering the variety of Delta policies, each with unique benefits and limitations negotiated by your employer. While some patients may experience an increase in their overall out-of-pocket expenses, we are committed to keeping you informed before your treatment. Ahead of your appointment, we will initiate a pre-authorization request with Delta Dental to ascertain your copay. Our objective is to provide you with this information in advance to the best of our ability, aligning with our values of transparency.

Q: “What is Assignment of Benefits?”

A: Assignment of Benefits (AOB) is an arrangement in which you grant authorization to Delta Dental to directly pay us for the covered services you receive. This streamlines the billing process, ensuring a smoother experience for you. It's important to note that in some instances, Delta Dental may not permit Assignment of Benefits to unrestricted providers. In such cases, we will still submit claims on your behalf, but Delta Dental will remit payment directly to you. Consequently, we kindly ask that you settle your balance in full at the time services are rendered. Based on our experience, patients typically receive insurance reimbursement within 2-3 weeks following their appointments. We understand this may pose an inconvenience, and we are here to assist you with the necessary documentation and information to facilitate the reimbursement process.

To facilitate this transition, for your initial appointment, we offer the option to securely store your credit card information on file. Please be assured that we won't charge your card until you've received the insurance payment.

Q: “Why are so many dentists choosing to opt out of Delta Dental?”

A: We want to provide full transparency regarding this decision. Over the past few years, practicing as in-network providers with Delta has posed increasing challenges for us in maintaining the high standard of care we value and believe our patients deserve. Our commitment involves spending quality time with patients and prioritizing one-on-one education to build trust and promote overall health. To uphold these principles, we utilize high-quality, evidence-based dental materials, incorporate up-to-date technologies, and collaborate with exceptional dental labs.

As insurance companies, including Delta, impose additional restrictions on in-network providers, such as lowering already modest reimbursement rates, the escalating costs of business and inflation in the post-COVID landscape have reached unprecedented levels. Consequently, we have arrived at a point where honoring these contracts would compromise our ability to deliver the exceptional dentistry we are committed to providing. We refuse to compromise our standard of care, believing our patients, friends, and family deserve the best. Therefore, we have made the decision to relinquish our preferred status with Delta.

Q: “What other options do I have in terms of insurance?”

A: You have the option to enroll in our IMD Membership Plan, offering two complimentary checkups, cleanings, and X-rays, along with a 20% discount on additional services. This plan is available at a reasonable monthly fee of \$44. For more details about our membership plan, you can find additional information [\[here\]](#)(insert link).

Q: “Is there anything else I need to know?”

A: Your health and well-being are our top priorities, and decisions about your health should be a collaborative effort between you and your healthcare provider. While we are committed to optimizing your dental benefits, we firmly stand against allowing insurance companies to dictate crucial decisions regarding your health. We have chosen not to sign insurance contracts that impose restrictions on the time we can spend with patients or limit our use of high-quality dental labs and materials. It is our genuine hope that we can continue to have the privilege of caring for you for many years to come.