



## What you should know about leased networks

**Delta Dental of Virginia contracts directly with all the dentists in our networks. No portion of our networks is leased.**

Delta Dental's dentist networks provide members with options in terms of size and cost savings, as well as consistent credentialing and quality control standards.

When you are considering a dental benefits plan, ask questions about network discounts, size and utilization, as well as the following about network leasing to ensure you're getting the best option:

- Is any part of the network leased?
- What percentage of the primary (or contracted)<sup>1</sup> carrier's network is leased?
- What is the cost of the leased network?
- Is an access fee charged to you or your members for any part of the network?
- What portion of the claims savings is retained and not passed on to the plan or members?
- With whom are the dentists in the leased network contracted?
- Is there a duration to the contract with the leased network? What happens if the contract with the leased network ends before your contract with the carrier ends?
- Are there guaranteed discounts through contracted fees? If yes, are the discounts enforced through the primary carrier or through the secondary carrier?<sup>2</sup> How are the savings calculated?
- Who is responsible for setting rates for the dentists in the leased network? Are benefits or rates different depending on which network members use?
- Are all parts of the network considered in-network? Do any parts of the network permit balance billing?
- How often is the directory for the leased network updated?
- How are the dentists within the leased network credentialed? Are the credentialing standards in the same way for each network or a portion of the network?
- Are any dentists not accepted for participation in the network?
- Who controls management aspects such as quality assurance and grievances?
- Are all parts of the network managed in the same way or by the same entity?

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<sup>1</sup>Primary carrier: The carrier with which you have a contract.

<sup>2</sup>Secondary carrier: A carrier or network manager that leases its contracted dentist networks to other carriers.

## What you should know about leased dentist networks (continued)

### Delta Dental provides a better network solution

With a Delta Dental PPO plus Premier™ plan, you get a dual-network solution. We contract directly with our network dentists. Our networks work in tandem to give enrollees more options for dentist access and cost savings, with two ways to save.

Members may receive greater potential savings through the Delta Dental PPO™ network, but they'll also benefit from cost protections when visiting a Delta Dental Premier® dentist. These protections include no unbundling of services or billing above the contracted fee. Plus, Delta Dental Premier gives members access to the largest dentist network in the nation.\*

### Delta Dental — the dental experts!

2 million members in Virginia and 68 million members nationwide trust their smiles to Delta Dental.\*

- More in-network dentists
- Simpler claims process
- Less out-of-pocket expenses for in-network dental services

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\*Delta Dental Plans Association, 2014

### Delta Dental of Virginia — all dentists nationwide

<b>PPO NETWORK</b> Delta Dental PPO dentists accept contracted PPO fees.	<b>PREMIER NETWORK</b> Delta Dental Premier® dentists accept contracted Premier fees.	<b>OUT OF NETWORK</b>
↑ Cost protection with 84% of dentists in Virginia and more than 81% nationwide.* ↑		

### Why Delta Dental offers a single-source dentist network solution

DELTA DENTAL PPO AND PREMIER NETWORKS	CONCERNS WITH LEASED NETWORKS
No portion of the networks is leased; network management is completely under Delta Dental's control.	When portions of the network are leased, credentialing and quality issues may not be under the control of the primary carrier.
Contract terms for all networks are the same; only the fee structure is different. This provides consistent cost controls for enrollees no matter which network they use.	Each network may have different contract terms; dentists in different networks may be subject to different contract provisions and possibly inconsistent cost controls.
Network turnover is low and network size typically grows throughout the course of a client's contract.	The portion of the network that is leased may terminate before the client's contract term is complete.
Delta Dental provides consistent and reliable credentialing of network dentists.	When portions of the networks are leased, dentists may be credentialed to different standards or not credentialed at all.
There is no additional fee for clients and enrollees to have access to both the PPO and Premier networks.	With a leased network, a portion of the claims savings may be withheld as a network access fee.
PPO enrollees visiting a Premier network dentist still receive cost protections because Premier dentists are held to their contracted fees.	Dentists in a leased network may only provide a discount for enrollees rather than a guarantee of predetermined lower fees.
Delta Dental works directly with dentists to resolve contract and fee disputes and advocate on behalf of enrollees.	Typically, the primary carrier has no direct contract with dentists in a leased network. Contract and fee disputes and quality control are managed by the secondary carrier. There may be long delays in resolving any disputes, creating administrative challenges and enrollee dissatisfaction.
Long-term relationships with dentists in the network provide stability and predictable costs.	Lease agreements are open to renegotiation on a regular basis. Higher costs can be passed on to the client at any point in the client's contract term if lease rates are renegotiated and increase.
Delta Dental's network size is an accurate depiction of the availability of network dentists to enrollees, and our online dentist directory is updated on a daily basis.	It is often difficult to accurately determine the size or availability of dentists in leased networks at any given time.