



# HEALTH CARE & BENEFITS DIVISION

January 17, 2024

## Understanding Your Benefits

### Delta Dental Networks & Finding Care

Delta Dental Continues to Offer the Largest Network of Dentists in the State of Montana



### State Plan Dental Network Options

You can visit any licensed dentist and receive coverage under the State Plan, but you'll usually get the most value from your State Plan benefit when you choose a PPO or Premier Dentist. [Watch the video](#) below to learn how the dental networks compare.



**Preferred Provider (PPO Dentist):** Have agreed to the lowest contracted fees. Your annual maximum dollars go further and you won't be balanced billed.

**Premier Dentist:** Have agreed to reduced contracted fees (not as low as PPO). Still provides dental insurance benefit, although you may end up paying more out-of-pocket. You won't be balance billed.

**Non-Network Dentist:** There's no contracted fee agreement, so your dentist can charge any amount. You still receive State Plan benefits, but using a non-network dentist can result in you reaching your annual maximum sooner and potentially being balanced billed.

## Find In-Network Care

1. Visit [deltadentalins.com/stateofmontana](https://deltadentalins.com/stateofmontana).
2. Use the **Find a Dentist** tool to generate a list of results.
  - One of the filter tools included is “accepting new patients.” Use this filter to mask those dentists who do not have appointment availability.

**Find a Dentist**

PPO and Premier Dentists agree to accept the Delta Dental allowance. You will only be responsible for your deductible and coinsurance amounts up to the maximum payable amount when using a PPO and Premier Dentist.

*Keep in mind you are responsible for any amount over the \$1,800 annual State Plan maximum, regardless of provider network status.*

## Emerging Issues in Dentistry Nationwide\*

- 13% of dentists plan to retire, consolidate, close, or evaluate their insurance participation due to the financial impact of the pandemic.
- 66% report staffing shortages as a top challenge.
- Providers are reevaluating network participation and 36% report they're planning to drop out of some networks in 2023.

\* "Economic Outlook and Emerging Issues in Dentistry", Health Policy Institute, American Dental Association, January 2023.

## Nationwide Impacts on the State Plan FAQ

### ***How do I know if my dentist participates in the Delta Dental network?***

Call the dental office and ask if they are a Delta Dental PPO Dentist or Delta Premier Dentist or follow the "Find In-Network Care" instruction above and search by dentist.

### ***Why can't I get a dentist appointment until a few months from now?***

Prior to the pandemic, there was a shortage of dental hygienists and other dental support staff. The shortage increased further after the pandemic when some dental staff decided to retire or pursue new professions. Meanwhile, the demand for dental care has increased along with growth in the population.

### ***Can I ask my dentist to join the PPO network?***

Visit [deltadentalins.com/recommend](https://deltadentalins.com/recommend) to recommend your dentist for the PPO network. Although the final decision is still up to your dentist, your encouragement may be just what they need to make the leap.

### ***Does the State Plan have other dental network options?***

While Delta has suffered some dentist network terminations, so have other insurance carriers. The Delta Dental network is still the most comprehensive dental network in Montana and Delta Dental is committed to consistent network growth.

**For more information, contact Delta Dental at (866) 496-2370 or visit [deltadentalins.com/stateofmontana](https://deltadentalins.com/stateofmontana).**

## STATE OF MONTANA HEALTH CARE & BENEFITS DIVISION

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**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

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