

INSIDE:

CEO's Corner | WRDE | Individual Plan | Claims Tips | New Groups



- Q: Do you brush and floss as much as recommended?**
A: No.
- Q: Electric or manual toothbrush?**
A: Manual.
- Q: Which celebrities have the best smile?**
A: Dwayne "The Rock" Johnson and Julia Roberts.
- Q: If you could tell patients to stop doing one thing, what would it be?**
A: Stop using your teeth as tools.
- Q: What is the best thing about being a Delta Dental dentist?**
A: I love the fact that Delta Dental provides coverage to patients that otherwise may not get the proper care they need. Delta Dental provides affordable coverage and does not take advantage of the members in an effort to gain a profit.
- Q: If you were stuck on a desert island, what three items would you bring?**
A: A knife, solar-powered radio and a flint fire starter.

DENTIST SPOTLIGHT:

Q&A with Dr. Satish Hiremath
of Hiremath Family Dentistry in Oro Valley

If you'd like to be featured in First Impressions or the Delta Dental of Arizona Blog, email marketing@deltadentalaz.com.

IS YOUR PRACTICE AND ITS PATIENT INFORMATION AT RISK?

Exclusive Offer for Delta Dental Providers: Complimentary Medix IT Security/HIPAA Risk Assessment No Cost, No Obligation

Breaches can cause damage for a lifetime, while putting your practice and livelihood at risk. We're providing a value-added service to help you find out (at no cost) what puts your practice at risk.

A staggering one in four patients have had their medical information stolen from tech systems, according to a report from Accenture. Protecting your electronic health information is essential, and robust cyber security is surprisingly affordable.

Visit booth #600 at the Western Regional Dental Experience (WRDE) to learn more about how to navigate your cybersecurity options, straight from Medix Dental's tech experts. WRDE is April 12-14 at the Renaissance Glendale Resort & Spa.

Healthcare Data Breaches Among U.S. Consumers



If you're not attending WRDE this year, or simply want to learn more about the free risk assessment, visit medixdental.com/wrde.



Before we get too far into 2018, I want to provide you with an update on the ways in which Delta Dental of Arizona worked to advance the company and serve our participating dentists better in 2017. Notable highlights include:

- We added more than 37,000 enrollees while retaining 95% of our group clients.
- We processed more than 1 million claims from January to December 2017—a first in Delta Dental of Arizona’s 45-year history.
- In late 2017, we expanded our strategic initiatives to further enhance our relationships with network dentists and identify more opportunities that illustrate the value of being a Delta Dental dentist. We’re already making progress with the announcement of our partnership with Medix, which will provide IT security assessments at no charge to DDAZ dentists in 2018. Learn more about how you can take advantage of this free service on page 1.
- We reaffirmed our commitment to provide oral health care to Arizona residents who cannot afford it, which you can read more about on pages 6-7.

CEO's CORNER Year in Review

I am proud and humbled by the hard work of Delta Dental of Arizona’s dentists, brokers and staff to ensure greater access to dental care within our community. We couldn’t have had a successful 2017 without your support.

Warmest Regards,

R. Allan Allford
President & CEO

DENTAL OFFICE DEALS: VALUABLE OFFERS FOR NETWORK DENTISTS

As a Delta Dental of Arizona dentist, you are part of a highly valued network of dental providers and enjoy our superior customer service, ease of administration and programs designed exclusively for participating dentists. You can also take advantage of deeply discounted products and services your dental office uses daily—a perk only available to Delta Dental dentists.

Brighter

Delta Dental Plans Association has partnered with Brighter to make it easier for our participating dentists to attract Delta Dental patients to their practice and maximize growth. Network dentists can activate Brighter Verification™ and Brighter Schedule™ for FREE. Just visit brighter.com/deltadental or call 888.328.5414 to speak with a Brighter Provider Success Specialist.

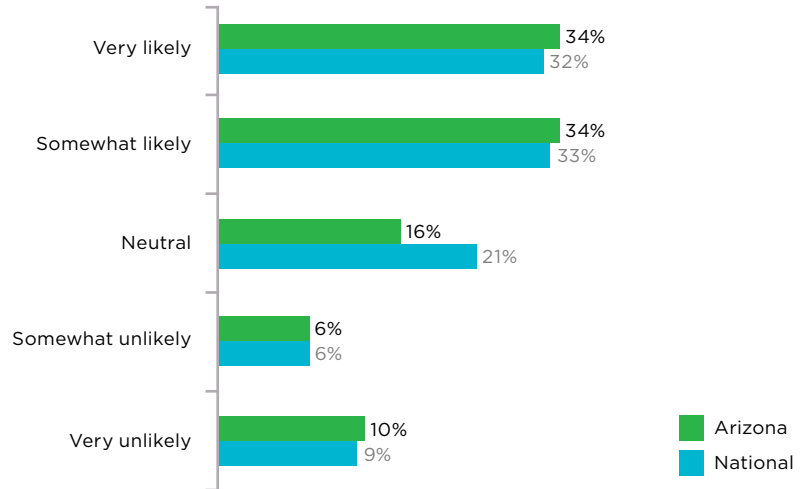
Dental Office Deals (DDPA)

Sign up at dentalofficedeals.com to receive discounts on many common dental practice needs, such as dental instruments, defibrillators, shipping service, cell phone service, drinking water, office supplies, payroll services and continuing education. Enrolled practices receive an average discount of 33% off retail prices!

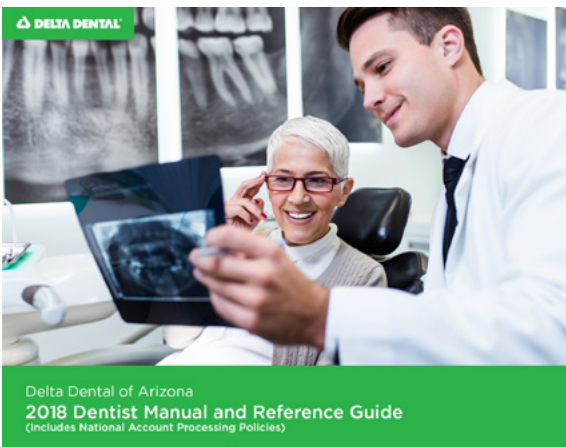
LIKELIHOOD TO SWITCH DENTISTS TO REDUCE OUT-OF-POCKET EXPENSES: PATIENTS WEIGH IN

In a recent national survey conducted by research firm Kelton Global for the Delta Dental Plans Association, 16,000 consumers who currently have dental insurance or plan to buy dental insurance were asked to how likely they were to switch dentists to lower their out-of-pocket costs.

How likely are you to switch dentists if that would reduce your out-of-pocket expenses by 20% off the average fees?



**DOWNLOAD THE
2018 DENTIST MANUAL**



We've updated our Dentist Manual and Reference Guide with all the information your dental office staff need to know about Delta Dental of Arizona's standard claims processing guidelines and administrative policies.

Download a copy for your office today at www.deltadentalaz.com/dentist.

JOIN DELTA DENTAL AT THE WESTERN REGIONAL DENTAL EXPERIENCE

Representatives from our Professional Relations team are looking forward to meeting with attendees at the Western Regional Dental Experience (WRDE), April 12-14, at the Renaissance Glendale Hotel and Spa. Stop by booth #600 in the exhibit hall and say hi.

Cocktails & Complications Seminar at WRDE for Dentists in Practice 10 Years or Less

Delta Dental of Arizona is proud to sponsor this opportunity to get input and advice from veteran dentists, including DDAZ Board Members Dr. Fred Olsen and Dr. Joyce Rosenthal.

During this 2-hour seminar and networking opportunity, you'll get those tough case questions answered, meet some new friends and have a blast talking shop with other new dentists who are going through the same experiences you are.

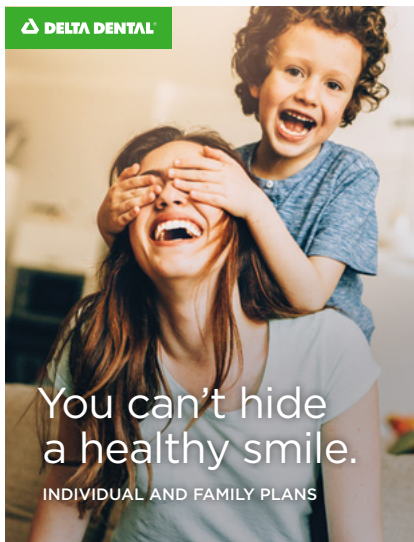
Plus, learn more about Delta Dental of Arizona's partnership with Medix and how you can get a free IT security/HIPAA risk assessment for your dental office!

This free event will be 5-7 p.m. on April 12 at the Western Regional Dental Experience. Pre-registration is mandatory; no walk-ins allowed. For more information visit www.westernregional.org.

Delta Dental Individual & Family Brochures Now Available for Your Office

In response to demand from dental offices for information on our Individual & Family dental plans, we sent brochures on our individual policies to network offices last fall.

If you need more brochures, we will provide them for no cost! Just follow these steps to re-order the brochures in quantities of 50:



1. Visit deltadental.dokshop.com
2. If this is your first time using the site, create an account. Otherwise log in to the site with your username and password.
3. Click **Products** in the top menu bar.
4. A new page will load. Click **Select Category**.
5. Information for the Delta Dental Rack Brochures will display. Click **Select Item**.
6. In the Order Quantity field, type **50**.
7. Enter your shipping address and click **Add to Cart**.
8. To review your order, click **Review and Checkout**.
9. Confirm your order information and click **Submit Order**.

Note: If you still have any old or outdated tri-fold brochures on our Individual & Family plans, please recycle or throw them away.

Delta Dental of Arizona Named Top Dental Insurance Company

For the 19th consecutive year, the Phoenix Business Journal named Delta Dental of Arizona the top dental insurer in the state.

Insurer name / 2017 Rank Website	Address Phone	Current # of Arizona enrollees (primary and secondary)	Current # of participating provider locations	Types of products offered	Top local executive
1 Delta Dental of Arizona ① deltadentalaz.com	5656 W. Talavi Blvd. Glendale, AZ 85306 602-938-3131	1,086,617	7,975	Group dental insurance, individual and family dental plans, vision benefits	Allan Allford
2 Cigna ② cigna.com	5310 E. High St., #200 Phoenix, AZ 85054 623-277-1000	464,500	NA	Group dental insurance, individual and family dental plans, vision benefits	Kim Shepard
3 MetLife ③ metlife.com	60 E. Rio Salado Pkwy., #600 Tempe, AZ 85281 800-669-2164	438,251	11,512	Employee benefits: Dental, life, disability, vision, legal services, accident and health, auto and home	David Hibler, dhibler@metlife.com
4 Humana Inc. ④ humana.com	2231 E. Camelback Rd., #400 Phoenix, AZ 85016 602-760-1700	215,700	6,720	Dental PPO, dental HMO, individual dental products, Medicare dental plans, federal employees dental plan, standalone dental plans on exchange	Victoria Coley
5 Blue Cross Blue Shield of Arizona ⑤ azblue.com	2444 W. Las Palmaritas Dr. Phoenix, AZ 85021 602-864-4100	171,340	6,408	Dental PPO, dental HMO, ASO, discount	Pam Kehaly
6 Employers Dental Services ⑥ mydentalplan.net	3430 E. Sunrise Dr., #160 Tucson, AZ 85718 800-722-9772	72,000	2,650	Group and individual dental pre-paid products	Elizabeth Stambaugh, lstambaugh@mydentalplan.net

How to Fill Out ADA Dental Claim Forms So You'll Be Paid Faster!

We take processing your claims very seriously. Unfortunately, when forms come to us with missing or misplaced information it can slow – or even completely stop – our ability to process claims. Although the most common missing or inaccurate detail is outlined in blue to call out our areas of greatest concern, all boxes must be clearly checked, and all details provided. Completed forms allow our team to serve your team (and your patients) as quickly as possible.



“Nothing beats that ADA Dental Claim Form completion feeling...”

Boxes must be clearly checked or marked.

Most common missing or inaccurate details that will stop a claim in it's tracks.

CLAIM FORM TIPS

- The most common missing or inaccurate detail typically falls into the boxes we've highlighted in blue. This includes: unsigned claim lines, wrong or missing NPI, Tax IDs, license numbers and/or missing names for servicing providers, subscribers, or patients.
- Submit claims on a current ADA form.
- Include all services rendered (whether billed or not) so that we can maintain a full history of each member's treatment.
- Incomplete claim forms will cause delays and may be rejected or denied.
- By completely filling in the required information, you will greatly aid our ability to process claims.

We thank you!

ADA American Dental Association® Dental Claim Form

HEADER INFORMATION																			
1. Type of Transaction (Mark all applicable boxes) <input type="checkbox"/> Statement of Actual Services <input type="checkbox"/> Request for Predetermination/Preauthorization <input type="checkbox"/> EPSDT / Title XIX																			
2. Predetermination/Preauthorization Number																			
INSURANCE COMPANY/DENTAL BENEFIT PLAN INFORMATION																			
3. Company/Plan Name, Address, City, State, Zip Code																			
OTHER COVERAGE (Mark applicable box and complete items 5-11. If none, leave blank.)																			
4. Dental? <input type="checkbox"/> Medical? <input type="checkbox"/> (If both, complete 5-11 for dental only.)																			
5. Name of Policyholder/Subscriber in #4 (Last, First, Middle Initial, Suffix)																			
6. Date of Birth (MM/DD/CCYY)			7. Gender <input type="checkbox"/> M <input type="checkbox"/> F		8. Policyholder/Subscriber ID (SSN or ID#)														
9. Plan/Group Number			10. Patient's Relationship to Person named in #5 <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Other																
11. Other Insurance Company/Dental Benefit Plan Name, Address, City, State, Zip Code																			
POLICYHOLDER/SUBSCRIBER INFORMATION (For Insurance Company Named in #3)																			
12. Policyholder/Subscriber Name (Last, First, Middle Initial, Suffix), Address, City, State, Zip Code																			
13. Date of Birth (MM/DD/CCYY)			14. Gender <input type="checkbox"/> M <input type="checkbox"/> F		15. Policyholder/Subscriber ID (SSN or ID#)														
16. Plan/Group Number					17. Employer Name														
PATIENT INFORMATION																			
18. Relationship to Policyholder/Subscriber in #12 Above <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Child <input type="checkbox"/> Other										19. Reserved For Future Use									
20. Name (Last, First, Middle Initial, Suffix), Address, City, State, Zip Code																			
21. Date of Birth (MM/DD/CCYY)			22. Gender <input type="checkbox"/> M <input type="checkbox"/> F		23. Patient ID/Account # (Assigned by Dentist)														
RECORD OF SERVICES PROVIDED																			
24. Procedure Date (MM/DD/CCYY)	25. Area of Oral Cavity	26. Tooth System	27. Tooth Number(s) or Letter(s)	28. Tooth Surface	29. Procedure Code	29a. Diag. Pointer	29b. Qty.	30. Description			31. Fee								
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
9																			
10																			
33. Missing Teeth Information (Place an "X" on each missing tooth.)					34. Diagnosis Code List Qualifier			31a. Other Fee(s)											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	34a. Diagnosis Code(s) A _____ C _____		32. Total Fee	
											34b. (Primary diagnosis in "A") B _____ D _____								
35. Remarks																			
AUTHORIZATIONS											ANCILLARY CLAIM/TREATMENT INFORMATION								
36. I have been informed of the treatment plan and associated fees. I agree to be responsible for all charges for dental services and materials not paid by my dental benefit plan, unless prohibited by law, or the treating dentist or dental practice has a contractual agreement with my plan prohibiting all or a portion of such charges. To the extent permitted by law, I consent to your use and disclosure of my protected health information to carry out payment activities in connection with this claim. X Patient/Guardian Signature _____ Date _____											38. Place of Treatment <input type="checkbox"/> (e.g. 11=office; 22=O/P Hospital) (Use "Place of Service Codes for Professional Claims")			39. Enclosures (Y or N) <input type="checkbox"/>					
37. I hereby authorize and direct payment of the dental benefits otherwise payable to me, directly to the below named dentist or dental entity. X Subscriber Signature _____ Date _____											40. Is Treatment for Orthodontics? <input type="checkbox"/> No (Skip 41-42) <input type="checkbox"/> Yes (Complete 41-42)		41. Date Appliance Placed (MM/DD/CCYY)						
											42. Months of Treatment Remaining <input type="checkbox"/> No <input type="checkbox"/> Yes (Complete 44)		43. Replacement of Prosthesis		44. Date of Prior Placement (MM/DD/CCYY)				
											45. Treatment Resulting from <input type="checkbox"/> Occupational illness/injury <input type="checkbox"/> Auto accident <input type="checkbox"/> Other accident								
											46. Date of Accident (MM/DD/CCYY)				47. Auto Accident State				
BILLING DENTIST OR DENTAL ENTITY (Leave blank if dentist or dental entity is not submitting claim on behalf of the patient or insured/subscriber.)											TREATING DENTIST AND TREATMENT LOCATION INFORMATION								
48. Name, Address, City, State, Zip Code											53. I hereby certify that the procedures as indicated by date are in progress (for procedures that require multiple visits) or have been completed. X Signed (Treating Dentist) _____ Date _____								
49. NPI			50. License Number			51. SSN or TIN		54. NPI		55. License Number									
								56. Address, City, State, Zip Code		56a. Provider Specialty Code									
52. Phone Number () - -			52a. Additional Provider ID			57. Phone Number () - -			58. Additional Provider ID										

TOOTHBRUSHES ARE MAGICAL AT CHILDREN'S MUSEUM OF PHOENIX



To celebrate National Children's Dental Health Month, Delta Dental of Arizona partners with the Children's Museum of Phoenix to educate and inspire over 21,000 visitors on the importance of good oral healthcare and its connection to overall health.

The Great Flossini makes 20 visits to the museum to astonish kids with his magical oral health facts and fun. In addition to the magical learning experience, children create age-appropriate art projects, visit displays, and participate in programs that promote good oral health. Parents especially enjoy the "First Tooth to Loose Tooth" program where children create tooth fairy wands as parents chat with pediatric dentists about anything from loose teeth to thumb-sucking.

As part of the month-long celebration, all visitors receive a Delta Dental of Arizona Smile Bag, which includes toothbrush, paste, floss and an educational card to help them practice what they learned.

Check the museum's website for a calendar of events and more information at childrensmuseumofphoenix.org/events.



How You Can Help Your Local School or Children's Program

Delta Dental of Arizona funds a community dental supply donation program that provides Smile Bags to schools and nonprofit organizations throughout the state. Nearly 185,000 bags containing toothbrushes, floss, paste and oral health education cards were distributed to over 150 nonprofit organizations in 2017.

Dentists or dental professionals who provide oral health education, instruction or screenings in schools or other nonprofits (after-school programs, nonprofit daycare centers, Boys and Girls Clubs, etc.) are welcome to have the organizations request Smile Bags for the presentations. Oral health education and/or instruction is required for the recipients to qualify for the donation.



The application forms are available on the Delta Dental of Arizona website at deltadentalaz.com/foundation. We are happy to support your efforts to help improve oral health in your community!

36 NONPROFITS RECEIVE FUNDING TO IMPROVE ORAL HEALTH IN ARIZONA

Delta Dental of Arizona, through its Foundation, works to improve oral health throughout the state by supporting nonprofit organizations providing services, educating and promoting good oral health to underserved populations. In February, the Foundation distributed nearly \$800,000 in grants and dental supplies to 36 nonprofit groups.

“At Delta Dental of Arizona, one of our core values is social responsibility so by providing these organizations with funding, we can work together to make an immediate impact throughout our state by providing access to dental care and services,” said Delta Dental of Arizona President and CEO Allan Allford. “Lack of dental care can lead to dire health and financial consequences, and we know these organizations are working to keep Arizona families healthy—which is why we are so proud to support them.”

Grants range from \$5,000 to \$50,000 and support a broad spectrum of services, including dental health care for homeless pregnant women served by Maggie’s Place; a home visiting program assisting at-risk families administered by the Verde Valley Medical Center in Cottonwood; Sun Life Family Health Center providing oral health screening and fluoride varnish treatments to 1,500 students in 24 elementary schools in Casa Grande; and preventive dental services for children at Sunset Community Health Clinic in Yuma.

For more information, visit deltadentalaz.com/foundation.

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youtube.com/deltadentalaz



deltadentalazblog.com

Dentist Direct Phone Numbers

Toll free: 866.746.1834 | Local: 602.588.3982

- press **1** Faxback of eligibility & benefit information
- press **2** Automated claim information
- press **5** Professional Relations - DDS contracts/appeals
- press **6** Customer Service - Claims status/benefits/eligibility



Delta Dental of Arizona
5656 W. Talavi Blvd.
Glendale, AZ 85306

TOP OF THE LIST

Groups acquired since December 2017
with 75+ employees

Phoenix Children's Hospital

3,712 employees

Location: Phoenix

Plan: PPO plus Premier

Viad Corp.

2,020 employees

Location: Phoenix

Plan: PPO plus Premier

APL Logistics Americas Ltd.

1,359 employees

Location: Scottsdale

Plan: PPO plus Premier

Mobile Mini Inc.

1,181 employees

Location: Phoenix

Plan: PPO plus Premier; PPO

Leslie's Poolmart Inc.

1,126 employees

Location: Phoenix

Plan: PPO

Matrix Medical Network

693 employees

Location: Scottsdale

Plan: PPO plus Premier

SDI Services LLC

659 employees

Location: Scottsdale

Plan: PPO plus Premier

Vantage West Credit Union

401 employees

Location: Tucson

Plan: PPO plus Premier

Ortho Arizona

389 employees

Location: Phoenix

Plan: PPO plus Premier

AAM LLC

362 employees

Location: Tucson

Plan: PPO plus Premier; PPO

Adelante Healthcare

359 employees

Location: Phoenix

Plan: PPO

EPCOR Water Inc.

280 employees

Location: Phoenix

Plan: PPO

American Traffic Solutions

277 employees

Location: Mesa

Plan: PPO plus Premier

Kahala Management LLC

246 employees

Location: Scottsdale

Plan: PPO plus Premier

Casa de la Luz Hospice

166 employees

Location: Tucson

Plan: PPO plus Premier; PPO

Society of

St. Vincent de Paul

157 employees

Location: Phoenix

Plan: PPO plus Premier

Spear Education

140 employees

Location: Scottsdale

Plan: PPO plus Premier

Tonto Apache Tribe

124 employees

Location: Payson

Plan: PPO plus Premier

National Pump Company

103 employees

Location: Glendale

Plan: PPO plus Premier

Triumph Manufacturing LLC

90 employees

Location: Tempe

Plan: PPO

Firetrace USA LLC

81 employees

Location: Scottsdale

Plan: PPO plus Premier



FOR YOUR PRACTICE

EXPLORING THE LANDSCAPE OF LEASED PPO NETWORKS

By Srinivasan Varadarajan, Esq.

Most general dentists are aware that a Preferred Provider Organization (PPO) refers to a managed-care program, which relies upon networks of dentists that agree to accept reduced fees for services to patients, in exchange for more patients being steered to in-network dentists.

Employers often contract with either third-party administrators or third-party payers to make subscriptions to PPO plans available for their employees. In most PPO arrangements, third-party payers reimburse dentists for services based upon fee schedules, which, along with copayment provisions, dictate how much of the balance the patient would pay.

Dental PPOs have become increasingly prevalent in recent years. According to the American Dental Association (ADA), dentists participate in approximately six dental plans on average, with PPOs occupying 80 percent of the dental plan market and increasingly emphasizing that plan beneficiaries use in-network dentists.

One way that PPOs increase the value of their dental plans is by gaining access to more networks through network leasing.

Note: For the purpose of simplicity, the term “PPO” is used here to broadly refer to various third-party arrangements, including insurance companies, third-party payers and third-party administrators, which may offer participation in a PPO plan.

WHAT IS NETWORK LEASING?

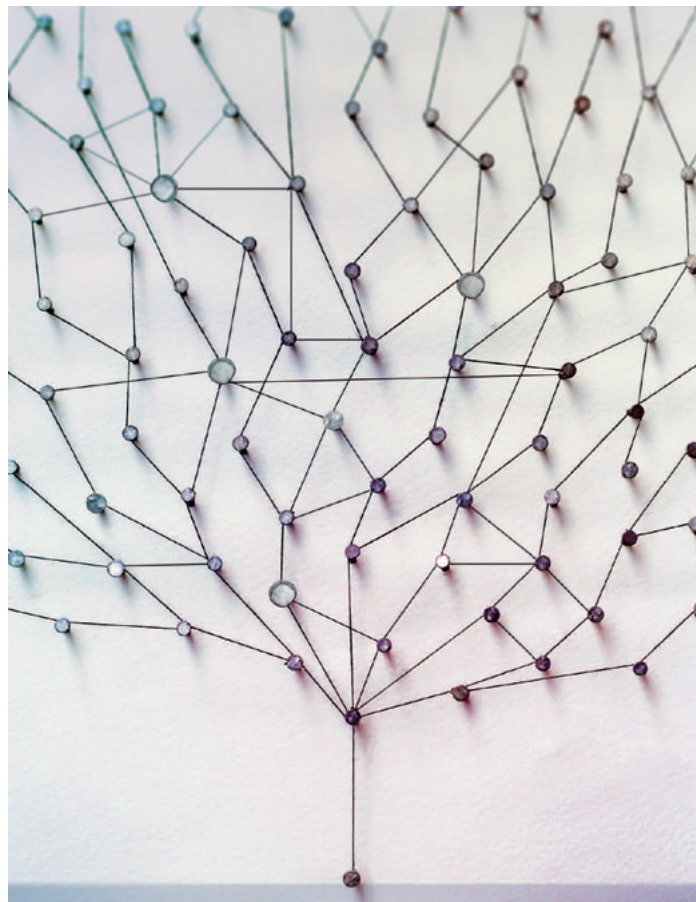
Network leasing, sometimes referred to as network sharing, refers to a mechanism by which a PPO shares its network of dentists with other PPOs, such that the first PPO's in-network dentists must then accept

patients as in-network providers of the other PPOs.

General dentists may be participating with numerous PPOs without knowing it.

In some cases, the dentist who has signed a contract with one PPO will discover that he or she is actually in-network with a different PPO only when he or she submits a claim for services and receives an explanation of benefits (EOB) indicating reduction to a contracted fee and restriction against balance-billing the patient.

In today's market, not only do PPOs lease their own networks to other PPOs, but separate network



organizations now exist that lease networks for a living. Some network organizations own the networks, but do not offer any PPO plans of their own. Network organizations, such as network leasing companies, then lease their networks to multiple PPOs. A dentist who signs a contract with one PPO may inadvertently agree to participate with hundreds of PPO plans from across the nation.

The landscape of leased or shared networks presents both benefits and risks for the practicing general dentist.

Ultimately, network leasing provides general dentists with both opportunities and pitfalls. As with any contractual agreement, it is important to understand what you are agreeing to before you agree to it.

BENEFITS OF LEASED NETWORKS

Whether a general dentist can leverage network leasing to his or her own business benefit depends largely on the terms of the contract he or she signs. More specifically, it depends on whether the dentist's PPO participation contract requires all other PPOs that access its network to then comply with the provisions of the signed contract, including the fee schedule. Usually, this is the case. However, it is important to read your PPO contract to understand whether your contract includes language that its provisions shall remain effective and controlling in the event that the network is leased or shared.

If a general dentist is presented with multiple PPO contracts with network leasing provisions but with different fee schedules, network leasing provides the general dentist with the opportunity to sign the contract with the most beneficial terms and indirectly access the patients of the other PPOs through the shared network. In this way, leased networks may provide general dentists with the opportunity to have the benefit of a more lucrative fee schedule indirectly via network leasing than by directly contracting with the other PPOs.

RISKS OF LEASED NETWORKS

While indirect participation with PPOs through leased networks can provide general dentists with better fees than direct contracts with those PPOs, this is not a benefit if the general dentist had not wished to participate with those PPOs. While participation with leased network PPOs may bring in more patients, it also limits reimbursement and balance-billing.

However, there may also be other risks associated with some leased network schemes. Three notable schemes are cherry-picking, silent PPOs and stacking. All three schemes generally apply when a dentist has

signed multiple PPO contracts.

Cherry-picking occurs when the dentist has signed contracts to participate directly with multiple PPOs. When multiple PPOs use the same leased network, the lowest fee schedule among all the directly contracted PPOs may sometimes be applied to all the PPOs with which the dentist directly participates.

Meanwhile, a **silent PPO** is a rental network scheme in which a company scans all of a dentist's participation contracts to find the lowest fee schedule and then leases out that network to bind dentists to the lowest fee possible for services provided to his or her patients. A silent PPO does not expend resources to steer patients to the dentist as in-network for the additional PPOs but still procures rental fees while reducing the reimbursement to the dentist, thus avoiding any financial responsibility for the silent PPO. Laws in 14 states currently prohibit or limit this scheme.

Lastly, **stacking** is the practice of payers using multiple networks to bind dentists to the lowest fee amongst them.

WHAT CAN GENERAL DENTISTS DO?

The fundamental principle of participating with a PPO as an in-network dentist is the acceptance of lower fees in exchange for the steerage of additional patients to the practice. More broadly, a contract is a bargained-for exchange. Some leased benefit schemes violate this principle.

So, what can you do? Read your PPO participation agreement before you sign it. Leased network provisions are identifiable by statements such as, "From time to time, company X may lease (or share or rent or market) its network with other companies." Language such as "the terms and intents of the Participation Agreement, including the fee schedule, shall remain effective and control all dental services provided through leasing PPOs" may indicate that the contracted fee-schedule will apply to all PPO plans using the leased network.

Additionally, your contract may have provisions that require the PPO to provide notice identifying companies to which the network is leased. Your contract may also have terms requiring the patient's identification card to indicate that the patient's plan uses your PPO network, so that you can make a decision about accepting the patient before providing services or submitting claims.

Ultimately, network leasing provides general dentists with both opportunities and pitfalls. As with any contractual agreement, it is important to understand what you are agreeing to before you agree to it.