

Health Economics Group, Inc.

Dental Network Card Program

FAIR Health, Inc., and others, have pointed out that dentists typically charge some patients considerably more than they charge other patients. Patients who are charged the least tend to be those who have dental insurance coverage and who are eligible for “network” fee schedules. Patients not eligible for network fees usually are billed the most.

Dentists, like physicians and hospitals, often enter into arrangements with insurance companies and other benefit plan administrators whereby they accept payments that are significantly lower than the fees these same providers charge patients who are not covered by dental benefit plans. Insurance companies and other payers contract with dentists directly or through organizations that develop dental networks. Dentists in the networks agree to accept specified – relatively low – amounts as payments in full for their services.

For an explanation of the importance of dental networks and dental insurance, see the materials prepared by FAIR Health, Inc. at www.fairhealthconsumer.org.

The New York State Association of Counties (NYSAC) has developed a program that is intended to enable patients without dental plan coverage to benefit from network fees that are close to or even below amounts insurance companies pay. This program is being adopted by counties throughout the state, primarily for the benefit of the forty percent of the population who are not covered by dental plans.

This is not insurance. It is an educational and access program that is intended to help patients for whom cost is a barrier to receiving dental treatment.

The Dental Network Card program makes use of the extensive DenteMax network of dentists, with more than 100,000 dental access points throughout the country. The DenteMax network fee schedule is set at amounts that usually are much less than area average fees, at the lower end of the range of fees charged by dentists in each geographic area. Dentists in the network have agreed to charge the prevailing DenteMax network fee schedule – which may be less than they usually charge – when a patient presents an identification card bearing the DenteMax name or logo.

Armed with the names, addresses, and phone numbers of dentists who are in the DenteMax network, the Dental Network Card program cardholder can identify and access a dentist, with the certainty that dental fees charged will be among the lowest in the area – in every region of the United States.

For information about the Dental Network Card program, go to the NYSAC website, www.nysac.org or contact Health Economics Group at 800/666-6690 x505.

The FAIR Health website is useful for comparing Dental Network Card program fees with dental fees commonly charged in a specific location in New York State.

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