

How do I know if I will be balance billed?

One of the advantages of being a Delta Dental member is protection from balance billing. Balance billing is what happens when a dentist's fee for a certain service exceeds the plan's allowed amount, and the dentist bills you for the difference.



You won't be balance billed:

Delta Dental's network dentists have agreed to set fees, so you shouldn't be balance billed while visiting a dentist in your plan's network. You are, however, still responsible for paying any applicable deductibles, coinsurance or copayments, amounts over your annual maximum, and charges for non-covered services. The calculation of what your plan pays and your total out-of-pocket expenses will be detailed on your explanation of benefits (EOB), a document you receive after a visit to the dentist.

You may be balance billed:

When you visit a dentist outside of Delta Dental's networks, you can be balance billed. There is no cap on how much these dentists can charge you.

When it comes to in-network dentists, Delta Dental has two major networks: Delta Dental PPO™ and Delta Dental Premier®. You may be balance billed if you visit a dentist that's outside of your plan's network. For example, if you have a PPO plan in which Premier network dentists are paid based on PPO fees, Premier network dentists can balance bill up to their Premier fees. Check your plan information to find out how PPO and Premier network dentists are paid under your plan.

Balance billing example

Dentist's fee for a procedure	Maximum allowed fee	Percentage paid by Delta Dental	Amount Delta Dental pays	Amount you owe	Amount dentist can balance bill	Total amount you pay
\$100	\$70	50%	\$35	\$35	\$30	\$65

In the example above, the dentist bills the difference between the maximum allowed fee and their fee for a procedure. This leaves you with a bill of \$65, which includes the \$30 the dentist can balance bill.



How to maximize your benefits

To realize the most savings and maximize your dental benefits, seek care from a dentist in your plan's network. For instance, if you have a Delta Dental PPO plan, you will usually save the most by going to a PPO network dentist. You can still see a Premier dentist, but in this case, the dentist may bill you for the balance over the PPO allowed amount. Dentists outside of Delta Dental's networks may also balance bill you.

If you're not sure if your dentist participates in your plan's network, use the Find a Dentist tool at [DeltaDentalTN.com](https://www.DeltaDentalTN.com) or on Delta Dental's free mobile app to search by name or location. Additionally, you can ask your dental office which of the two Delta Dental networks your dentist participates in.

Review your benefits

The best way to avoid balance billing is to make sure you know your benefits. There are several ways to review your plan:

Read your plan booklet, which you may have received when you enrolled in your dental plan. You can also request one from Delta Dental or your benefits administrator.

Log in to your online account at [DeltaDentalTN.com](https://www.DeltaDentalTN.com) or on Delta Dental's free mobile app to see your plan details.

Call our toll-free number, which can be found online or on your Delta Dental ID card, with any questions.