

# Welcome Dental

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Re: Cigna and MetLife Dental Insurance

You are receiving this letter because our records show that you have one of these two dental insurance carriers, and we want to inform you of some changes we are making at our office. These insurance companies have forced us to make some business decisions because their reimbursements are very low, not keeping up with the rising costs and inflation. We have fruitlessly attempted to negotiate with them, but the rates they set (and require us to follow) are not high enough to cover our expenses.

For example, an online search will show that the cost of dental cleanings range from \$90-\$120. We charge \$105, and have not raised fees in 5 years. Back in 2004 Cigna paid \$68 for a cleaning. Now, they pay \$56. That's right, much less than their discounted rate from 20 years ago (and about half of a fair rate)! You can imagine the challenges this presents for us.

There has been a dramatic rise in corporate-owned dental offices. In order to make a profit in the current environment, these offices are often full of revolving employee dentists who are rushed, over-worked, and are encouraged to see a lot of people and hit quotas. Some offices resort to "up-selling" and encouraging unnecessary treatment or expensive cosmetic procedures. We don't want to be like that. We have committed to giving honest advice and providing high quality care.

**Starting January 1, 2024, Welcome Dental will go "out of network" with your insurance.** Your insurance will still work for you at our office, but we won't follow the fees that they set. This is the trend for dental offices that want to provide quality care without treating people like they are on an assembly line. We made this decision regarding one particular dental insurance carrier two years ago, and the results have been positive. This means that we will no longer be contracted to your insurance companies, and we will not be following their fee schedules. However, we will still do all of the legwork and submit claims to insurance on your behalf.

### **Questions you may be asking:**

*Does this mean you won't take my insurance anymore?* No, we will still take your insurance and submit your claims. The difference is that we will tell you our fees up front and ask you to pay that at the time of service. The insurance company will then pay you back instead of paying us.

*Does this mean I will have to pay more for my dental work?* Probably a little, yes. Often the insurance reimbursements are higher when the dentist is "out of network," meaning they may pay you more than they pay us for the same service.

*Do I need to go to another dentist?* No, in fact we hope you remain at our office and we hope that any added expense to you will be relatively insignificant.

*What are my options?*

1. Make no change. We will ask you to pay our normal, fair rate for the care you receive, and your insurance will still be paying like normal (often they will pay at a higher rate in this scenario).
2. Many people have chosen to purchase our in-office discount membership (Gold Plan). Consider whether your insurance carrier is an appropriate choice. Our plan ends up being a better deal than many personal insurance plans, especially if you don't have a lot of dental needs.
3. You may choose to go to another dentist that is contracted with your insurance. You may save a few dollars, but you may also find an environment that is over-rushed with potentially poor quality work or many up-selling suggestions for procedures that are not necessary. Frankly, we are concerned about what we see and hear coming from offices that are corporate-owned.
4. Barter with Dr. Rob using chocolate chip cookies and ice cream.

**Just so you know-** your insurance company will tell you that you need to find another office. This is not true, but they will say this because it would save them money. That being said, you should look into your "out of network" benefits. We are sensitive to how this change might come across to each of you, and would welcome feedback or questions, especially if you have a large family or difficulty paying the costs up front.

Thanks for understanding and for your continued trust in us,  
Dr. Rob Bayley and the Welcome Dental team