

Financial Assistance for Dental Practices from Third Party Payers

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Delta Dental of Washington

[DDWA Independent Dental Practice Reimbursement Advance Program \(RAP\)](#)

- Intended to provide a base-level of practice cashflow to help cover the fixed costs of a practice.
- The RAP will begin to advance payments of clinical reimbursements for an eight-week period that begins within one to two weeks of the application approval (approval should take approximately one week).
- Weekly advances will supplement any ongoing reimbursement payments, e.g., DeltaCare payments.
- Advances will equal 25% of the average weekly DDWA clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during 2019. The cumulative advances to any one TIN will not exceed \$25,000.
- The cumulative advance will be repaid without any interest by the receiving practice in 20 equal weekly payments to DDWA beginning July 1, 2020.
- This program is voluntary, and all interested Member Dentists will need to apply.
- The RAP will be available to Delta Dental Member Dentists in independent practice with a clean credit/payment history with DDWA on any reimbursement refunds owed to DDWA. Applications will be approved based on our review of the applications and completion of any follow-up process.

[DDWA Independent Dental Practice Assistance Fund \(PAF\)](#)

- Intended to assist the independent dental practices in Washington state that have been significantly affected by the COVID-19 outbreak and do not have a sufficiently strong financial position to reasonably sustain the practice through the recommended closure.
- The PAF will provide up to \$10 Million in grants to DDWA Member Dentist Practices. Individual grants will range in size up to a maximum of \$15,000 per TIN.

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- Applications will be approved based on individual practice need and practice-specific criteria. Examples of criteria we will consider are listed below.
- Grants will be made by Tax Identification Number (TIN), one grant per TIN to privately-owned dental practices. Member Dentists will be able to apply for a PAF grant by completing an online application that we are in the process of developing.

Example PAF Grant Criteria:

- **Time in practice:** Newly launched practices have had less time to establish a strong financial position and may have large loans from practice acquisition or start up.
- **Practices with recently graduated dentists and staff:** Supporting Member Dentists and staff with debt from dental education.
- **Practices with Recent Expansions:** Supporting practices that have recently taken on new facilities, equipment and team members to provide increased access for dental care.
- **Rural Practices:** Small communities are likely to be heavily impacted and have less of a community safety net.
- **Staff size:** Practices with many long-term team members will have a higher burden to carry through the closures.
- **Credit history:** A clean credit/payment history with DDWA on any reimbursement refunds owed to DDWA.

Delta Dental of Iowa

[COVID-19 Advance Claims Payment for Dentists](#)

- Each dental office can request up to 50% of their average weekly Delta Dental of Iowa claims payment. Please contact provrelations@deltadentalia.com, [Donna Glanz \(515-261-5533\)](tel:515-261-5533), or [Kyla Cairns \(515-261-5638\)](tel:515-261-5638) to assist with your average weekly claims value.
- Complete the ACPD Application by April 17 and Delta Dental will send you the ACPD contract.
- The dental clinic owner should read and sign the Delta Dental Advance Claims Payment Program Contract.
- Payments will begin the week after the signed contract is accepted for four consecutive weeks.
- Recoupment of the advance will occur over 20-weeks starting with the July 6 check run and finish on the Nov 16 check run.
- The recoupment will be equally divided amongst the 20 check runs or 1/20th of the total claims advancement.
- We recommend that you contact your accountant for any tax advice you may need on the claims payment advance.
- Eligibility
 - Participate in at least one of Delta Dental of Iowa's networks (Premier, PPO, DWP, Hawki).
 - In "good standing" with Delta Dental of Iowa and the Iowa Dental Board.
 - Office must be located in Iowa.

Will be updated as more information becomes available. Last Updated: April 1, 2020

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- Licensed Iowa dentist.

NorthEast Delta Dental

Relief Program: Maine, New Hampshire and Vermont

- Relief payments will be based on 2019 claims payment (by TIN) and will amount to over \$2.7 million dollars being distributed.
- Each dental office (by TIN) will receive a check in the amount of approximately one percent of your 2019 claim payments received from Northeast Delta Dental
- These funds will not be reflected in the claims experience of customers and will not impact them negatively.
- This is a relief payment, not a loan.

Enhanced Fee Program: Maine, New Hampshire and Vermont

- Claims sent into Northeast Delta Dental from our PPO providers from mid- February to March 17, 2020 will be adjusted to Premier rates and the amount of the difference between PPO and Premier rates will be calculated and paid in the coming weeks.
- This is a relief payment, not a loan.

Delta of Rhode Island

[Advance Claims Payment Program \(ACPP\) \[PDF\]](#)

- Intends to address immediate cash flow needs.
- ACPP will provide weekly advance payments for a four-week period beginning one week following the receipt and approval of the attached agreement.
- This program provides you with the flexibility of three levels of advance to choose from, up to a maximum of 50% of average weekly DDRI clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during the period January 1, 2020 through March 6, 2020.
- These ACPP weekly advances are in addition to any ongoing reimbursement payments for claims submitted during this time.
- Beginning July 1, 2020, interest-free repayment of your cumulative ACPP advance amount will be made in 24 equal weekly payments to Delta Dental of Rhode Island, via recoupments against sums that would otherwise qualify for payment by Delta Dental, as provided in the Agreement.

Delta Dental of Illinois

Network Dentists Support Program

- Program details available to network dentists

Will be updated as more information becomes available. Last Updated: April 1, 2020

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Delta Dental of Missouri/ South Carolina

Loan program

- \$5 million Loan program for network dentists
- Intended to provide assistance to network dentists in Missouri and South Carolina and address immediate cash-flow issues.
- Loan amount based on 50% of average weekly Delta Dental of Missouri/ Delta Dental of South Carolina claims payments made to practices TIN during 2019 for the equivalent of 8 weeks.
- Minimum payment to TIN is \$2000 and maximum \$15,000
- Interest rate at 0.9% to be repaid in 6 monthly payments beginning July 1, 2020.
- Eligibility:
 - Newly established practices
 - Practices with recently graduated dentists and staff with student debt
 - Rural practices
 - Practice located in economically challenges areas

Delta Dental of Wisconsin

Delta Dental of Wisconsin Dental Practice Advance Payment Support Program (APSP)

Support for Delta Dental of Wisconsin Network Practices

- Intended to provide financial support to Delta Dental PPO™ and Delta Dental Premier® practices
- Receive up to 40% of average weekly claims payments accruing over a period of six weeks.
- This advance lump sum payment is interest-free, absent an event of default, and will be repaid over a five month period beginning in July, 2020.
- The APSP will provide a lump sum payment within one to two weeks of the application approval by Delta Dental of Wisconsin, and signing of the APSP agreement and related documentation.
- This payment will supplement any ongoing reimbursement payments, e.g., claim payments for emergency care.
- Practices with multiple locations will be aggregated to one maximum award. The cumulative advance payment for any practice or aggregate of multiple locations will not exceed \$30,000.
- The cumulative advance will be repaid without any interest by the receiving practice over a five-month period beginning on July 1, 2020, and concluding on November 30, 2020.
- Complete the APSP Application by April 22, 2020, and Delta Dental of Wisconsin will determine your eligibility and send you the APSP agreement. At that time you can agree to accept either the entire qualifying award or any lesser amount of at least \$1,000.

Will be updated as more information becomes available. Last Updated: April 1, 2020

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Delta Dental of Arkansas

[Advance Receipts Program](#)

- The DDAR Advance Receipts Program will be available to Delta Dental of Arkansas participating dentists
- Dentists applying for support from the program are eligible to receive up to five advances, each equal to 40% of the average weekly DDAR clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during 2019.
- The amounts will be based on the 2019 1099s issued to the practice by DDAR.
- Advances will be paid weekly over a five-week period after a practice's application is approved.
- The cumulative advance total to any one TIN will not exceed \$40,000 and will be repaid, without any interest, in 20 equal payments to DDAR beginning July 1, 2020.

Delta Dental of Arizona

[Advance Claim Payment Program \(ACPP\)](#)

- To allow Arizona dental offices to receive an advance of up to 100% of their average monthly claims payment from Delta Dental of Arizona.
- These advance payments are interest-free and will be recovered later in 2020, as practices begin to provide treatment once again.
- Apply by April 10, 2020
- The claims advance will be distributed in up to 2 equal installments. The first installment will be paid in April. The second installment will be paid in May, but only if Governor Ducey's Executive Order 2020-10 has not been lifted prior to May 1, 2020.
- There is no minimum claims advance.
- The maximum monthly claims advance is \$25,000 (or \$50,000 total claims advance if 2 pre-payments are necessary).
- The total of the claims advance made will be repaid without any interest by the receiving dental office over a 6-month period beginning in July 2020 and concluding on December 31, 2020. Participating dental offices will be invoiced equal amounts over this period with payments due at the end of each month.

Centers for Medicare & Medicaid Services (Part B Medicare Providers)

[Accelerated Advanced Payments](#) [PDF]

- Intended to provide necessary funds when there is a disruption in claims submission and/or claims processing.
- To qualify for advance/accelerated payments the provider/supplier must:

Will be updated as more information becomes available. Last Updated: April 1, 2020

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1. Have billed Medicare for claims within 180 days immediately prior to the date of signature on the provider's/supplier's request form,
 2. Not be in bankruptcy,
 3. Not be under active medical review or program integrity investigation, and
 4. Not have any outstanding delinquent Medicare overpayments.
- Most providers and suppliers will be able to request up to 100% of the Medicare payment amount for a three-month period.
 - CMS has extended the repayment of these accelerated/advance payments to begin 120 days after the date of issuance of the payment.

Brought to you by the ADA's Council on Dental Benefit Programs & the Practice Institute, Center for Dental benefits, Coding and Quality. For questions contact dentalbenefits@ada.org