

# 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.
- 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.

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- **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](#)

#### 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.
- Licensed Iowa dentist.

#### Program Specifics:

- Each dental office can request up to 50% of their average weekly Delta Dental of Iowa claims payment. Please contact [provrelations@deltadentalia.com](mailto: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 ACP Application by April 17 and Delta Dental will send you the ACP 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.

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## 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.