



To Our Wonderful CDG Family of Patients:

As we are all facing a continued rise in inflation rates, rising health care costs, a shortage of workers/employee pool, an increase in cost and lower availability of goods and products, and more regulations and protocols being imposed on small businesses, we must find a way to adapt. As such, our practice has made some very difficult and important decisions based on the value we place in caring for our patients.

One of those difficult decisions is that as of January 1, 2023, we are changing our relationship with Delta Dental. Our team has been discussing the idea of changing our provider status with the Delta Dental network for the last few years. Throughout our discussions, it has been clear that our patients and the quality of care we provide is our top priority. However, Delta Dental has continued to impose restrictions that have made it increasingly challenging for us to work with them as a *preferred provider*. As of January 1st, they are imposing their strictest restrictions to date and we simply refuse to compromise the care we provide to you and must change our provider status.

We will still accept Delta Dental, but we will work with them in a different way. In the past, Delta Dental paid our office directly and if there was a copayment, you were billed directly by our office. Beginning January 1st, we will request payment from you, and Delta Dental will reimburse you directly. It is our understanding that Delta Dental is the only benefit plan that refuses to send reimbursements to the providing dentist when out-of-network. To ensure a prompt payment for you, we will submit your claim the day your service is provided. Be assured that we will always discuss the financial aspect of your treatment needs and when necessary, review financing options. Please know that more than half of our patients do not have Delta Dental and are thus out-of-network with our office, so this is not a new situation for us to help you through.

We tremendously value our personal and professional relationship with you. Although we are changing the way we work with Delta Dental, we want you to know there are absolutely no restrictions in your contract with Delta Dental that would prevent you from continuing to receive care at our office. If you have any questions about this process, please don't hesitate to ask. Included on the back of this letter is a list of common questions. We hope you find them helpful!

Another very difficult decision as we adapt to the current economic climate and based on our value in your care is that at some point in 2023, we will unfortunately be closing our new secondary location at 172 East D Street. We simply can't afford to keep a second office and continue to serve our patients effectively. Consolidating back down to our original location will aid us in providing the excellent care that you deserve and are accustomed to. This impending closure will also allow us to remodel our original space to accommodate all of our staff and patients, make necessary repairs and changes, and incorporate modern technology to maintain our ability in providing quality care for our wonderful patients. We thank you for your patience as we work through this process together.

Thank you very much for your understanding and your continued trust in our practice!

Sincerely,

Brian A. Houston, DDS

Sukhmani Singh, DDS

COMMON QUESTIONS

“Am I still able to come to your practice?”

Absolutely! We have simply changed our provider status with Delta Dental. We have many patients with your benefit plan or other benefit plans who come to us for care.

“Oh no. You are not taking my insurance anymore?”

We will still accept Delta Dental and have simply changed our provider status with them. We will continue to submit your claims for you. However, now your insurance payment will go to you. You should receive a check from Delta Dental within three weeks of the time of your service.

“How will this affect my out-of-pocket costs?”

It's hard to say how this will affect you personally as there are several different Delta Dental plans, and each plan offers different benefits and limitations. Most patients will see some increase in their total out-of-pocket costs. Our team will always try our best to provide you with the most accurate estimate of cost and assist you with the financial aspect of your care. If you'd like, we can also submit a predetermination of benefits for you.

“Will I have to pay in full at each appointment?”

We always ask and appreciate payment at time of service. For interested patients, we offer comfortable payment options such as no interest in-house financing and Care Credit. As always, we continue to accept Flexible Spending/Health Savings accounts. Please see our team for details.

“Should I keep paying for dental insurance?”

The truth is, dental insurance isn't actually insurance and should be considered more like a gift card or a coupon. Most dental benefits plans cover up to \$1,500 per year and will not pay for treatment beyond that amount, whether it is dentally necessary or not. We would be happy to provide a cost analysis for you to see if discontinuing your dental insurance will be beneficial.

“Is there anything else I need to know?”

Your health and wellbeing comes first. Decisions about your health should be between you and your healthcare provider. Delta Dental has made it nearly impossible for us to work with them. We have made the decision to not sign insurance contracts that limit the amount of time we can spend with patients or limit our use of high-quality labs and materials. More and more dentists are making the same decision. It is our sincere hope that we have the honor of continuing to care for you for years to come.