

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Cc: [REDACTED]
Subject: Complaint Regarding Delta Dental Insurance Practices
Date: Friday, September 13, 2024 2:47:25 PM
Attachments: [REDACTED]

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I am writing to file a complaint against Delta Dental with the Group Insurance Board.

I purchased supplemental Delta Dental insurance specifically for two dental [REDACTED]. Following the activation of my insurance in January 2024, I visited the oral surgeon to determine the treatment plan and obtain an Estimate of Benefits (EOB) from Delta Dental. The EOB indicated that the adjusted cost for each [REDACTED] would be \$2,019. I decided to postpone the dental [REDACTED] until September.

Recently, I discovered that the adjusted cost for each [REDACTED] increased to \$2,300, resulting in nearly a **\$500 increase in my out-of-pocket expenses**. I did not receive any notification from Delta Dental regarding this change. Upon contacting Delta Dental, I was informed that they reserve the right to change the price of my procedure at any time, regardless of the initial estimate. While I understand that estimates may change if the treatment plan changes, this was not the case here. Consequently, it is impossible to accurately anticipate the cost of these dental procedures until after their completion, despite the treatment plan remaining unchanged.

I find the following business practices to be highly unfair:

1. Delta Dental can increase their prices at any time, even up to the day of the procedure. They do not stand behind their Estimate of Benefits.
2. Delta Dental does not provide notification of fee increases to patients, making it impossible for patients to predict the cost of services. I spoke with three Delta Dental representatives and each affirmed that it was not their practice to notify patients of fee increases.

Given these practices, I urge you to reconsider this partnership with a benefits provider that operates in this manner. As an employee with [REDACTED], I must utilize the benefits provided, and I feel that I have been taken advantage of by Delta Dental. I would like to file a complaint to prevent similar situations from occurring to others.

Thank you for your attention to this matter, and please advise me of any additional steps.

Sincerely,
Jen Erickson

[Redacted signature block]

[Redacted signature block]

[Redacted signature block]



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

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October 7, 2024

Jen Erickson
[REDACTED]

Dear Jen Erickson:

Thank you for your email dated September 13, 2024, to the Department of Employee Trust Funds (ETF) and the Group Insurance Board (Board) expressing concern about the increase in the cost of a dental service from January to September. You noted that the cost of a dental procedure for which you received an Estimate of Benefits (EOB) in January increased when the procedure was performed in September resulting in an increase of nearly \$500 in out-of-pocket expenses.

You expressed frustration that Delta Dental of Wisconsin (Delta) can adjust their prices without prior notice and that this lack of notification makes it difficult for members to know and plan for associated costs.

Delta administers the State of Wisconsin Uniform Dental Benefit Program, and your concerns have been shared with them. Delta was asked to respond to your concerns, and their response has been incorporated into this letter.

Delta stated they received two separate predeterminations for the same initial [REDACTED] procedures. The first one was received on January 28, 2024, and the second one was received on February 21, 2024. The first predetermination only included one [REDACTED]. The second pretermination included two [REDACTED]. The submitted cost for the first predetermination was \$5,533. The second pretermination showed costs of \$8,233.

According to Delta's contract with their Preferred Provider Organization (PPO) providers, providers are responsible for any fee adjustments related to covered services. The dental services in question are [REDACTED] for which the submitted fee was consistent across both predeterminations at \$2,800. However, the allowance fee changed: the January 28 predetermination had a contracted fee of \$2,019, while the February 21 predetermination reflected an increase to \$2,300. The allowance fee is the rate agreed to between Delta and the provider.

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The provider rates are contracted between Delta and the provider. Notifications are not made to the member directly outside of claims processing and the EOB provided to members.

You spoke with a Delta customer service representative on January 11, 2024, to discuss the [REDACTED] procedure. At that time, it was explained to you that the predetermination only included one [REDACTED]. A second predetermination was dated February 21, 2024, this predetermination included two [REDACTED]

During your call with Delta on February 16, 2024, the estimated benefits and estimated out-of-pocket costs were discussed based on the first pretermination. The second predetermination was not completed until February 21, 2024. The second predetermination included the increase in the allowance fee that changed between the time the first and second predetermination were issued and reflected the out-of-pocket cost. This predetermination was sent to you and your dentist on February 21.

Predeterminations are accurate based on the dates they are calculated and printed and show the available benefits as of that date. If the benefit plan design does not change, Delta would honor the coinsurance, deductible, and annual maximum calculation that would apply to the services for a period of one year. If the provider rates change, the available remaining annual maximum and deductible applied to the claim may change due to other claims being processed after a predetermination was printed, and coordination of benefits may be applied.

I hope that you have found the information provided in this letter helpful. If you have any further questions or concerns, please don't hesitate to reach out using the contact information provided below.

Sincerely,

Tom Rasmussen, Life and Dental Insurance Program Manager
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