

From: [REDACTED]
To: [ETF SMB Board Feedback](#)
Subject: Delta Dental Insurance - "Are Not Accepting New Patients"
Date: Tuesday, October 15, 2024 10:30:31 AM

**CAUTION: This email originated from outside the organization.
Do not click links or open attachments unless you recognize the sender and know the content is safe.**

My name is Joyce Gehring and I am a retired employee. I just wanted to let you know that I have Delta Dental Insurance and I'm unable to find a dentist that will accept anyone who has Delta Dental Ins.. I had been going to a dentist in Wautoma under the name of (Wautoma Dental Associates and around two years ago and I had to find a new dentist as they no longer carried Delta Dental Insurance. And fortunately, I was able to find a new dentist in Berlin. However, I received notification a few months ago from my dentist and also a letter Delta Dental that he will no long be a net work provider as of 12/31/2024.

And so I went to the website to find a new provider and the Noble Community Clinics who has a listing of 7 dentists - and none of them are accepting new patients.

I contact Kurt Zemke in Berlin - same story - no new patients.

I also called Oshkosh, Partnership Community Health who had an even larger listing of dentist and they're not accepting new patients. The individual that I talked to said that they were short-staffed and said I should try to call again next week which I will do, but it's doubtful as it seems that the majority of the dentists are not satisfied with their insurance plan.

According to the internet there is a big problem as: Most **insurance** companies pay around 70-95% of a **dentist's** full fee. **Delta** is one of the worst paying and for most codes only pays around 35-45%. **Dental** overhead national average is around 70%. Therefore, it is certainly understandable why most, if not all, dentists are not accepting Delta Dental.

I just wanted to let you know that there's a huge problem for those of us who have dental insurance with Delta Dental as were not going to be able to find a new dentist even if we are willing to travel.

I had called the Dept. of Employee Trust Fund to notify them of the problem and the very nice representative that I talked to suggested that I email you for assistance.



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

Wisconsin Department
of Employee Trust Funds
PO Box 7931
Madison WI 53707-7931
1-877-533-5020 (toll free)
Fax 608-267-4549
etf.wi.gov

October 24, 2024

Joy Gehring
[REDACTED]

Dear Joyce Gehring,

Thank you for your email dated October 15, 2024, to the Department of Employee Trust Funds (ETF) and the Group Insurance Board (Board) expressing your concern about not being able to find a dental provider willing to accept new patients with Delta Dental (Delta) insurance.

You expressed frustration that twice in the past two years, your current dental provider has made the decision to cancel their contract with Delta resulting in you needing to find a new network provider. You go on to say that you have contacted several providers in your area and are unable to find a provider able to accept new patients.

I understand your frustration about having to search for a new provider due to your current dental provider's decision to cancel their contract with Delta. It's clear that you have made significant efforts to contact several local providers yet have been unable to find one that can accept new patients.

The challenge of dental providers not accepting certain insurances is an industry-wide issue, not limited to Wisconsin or Delta specifically. In February 2023, Delta increased reimbursement rates for frequently performed dental procedures, which has benefited over 75% of general dentists in Wisconsin. Delta is actively evaluating and negotiating with providers, with plans for further adjustments to reimbursement rates effective January 1, 2025.

Unfortunately, some providers are choosing to withdraw from all networks. According to the American Dental Association Health Policy Institute's [February 2023](#) report, 16% of dental providers dropped out of any network in the preceding two months, with an additional 21% expected to do so in the following three months, particularly in rural areas.

Regarding your specific situation, the inability of local providers to accept new patients may not be directly related to having Delta insurance. Many providers are simply at full capacity. All network providers are bound by the Delta Provider Agreement, which prohibits discrimination against patients based on their insurance coverage. This means that a provider cannot refuse to accept a new patient solely because they have Delta insurance. While Delta does not require providers to prioritize Delta patients, providers cannot deny service based on insurance status.

The Partnership Community Health clinic you mention in your correspondence is a federal qualified health center, likely at capacity as they provide service for Medicaid patients when most dental providers do not. While there may be limited access directly in Berlin, there are many options available within 20 miles (please see the attached list).

It is worth noting that the Delta PPO Plus Premier network includes 88% of all providers in the state, and the number of providers contracted with Delta is nearly double that of any other carrier network. Delta's annual network retention rate for state providers stands at 98%.

ETF does take members concerns seriously. I hope you 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
Office of Strategic Health Policy
Department of Employee Trust Funds
Tom.rasmussen@etf.wi.gov
(608) 266-0994



Provider Search Results

Welcome to Delta Dental

Below, we've found 24 providers that match your search criteria. More providers work with Delta Dental than any other insurance company. We're confident you'll find the one that's right for you.

You searched for:

Address: 54923	Last Name:
Results sorted by: Distance	Specialty: 000
Distance: 20	Gender: A
Network: 20	Language: ENG

Your results: | Page 1 of 7 Search Date: Wednesday October 23rd,2024 13:17PM CST

Kurt Zemke	General Dentist - 0.37 miles away
Kurt A Zemke	9203611464
280 S Church St	Network:
Berlin, WI 54923	Delta Dental Medicare Advantage
	Delta Dental PPO
	Delta Dental Premier

Kevin Castleberry	General Dentist - 8.35 miles away
Green Lake Dental	9202946790
560 Mill St	info@greenlakedentalwi.com
Green Lake, WI 54941	www.greenlakedentalwi.com
	Network:
	Delta Dental PPO
	Delta Dental Premier

Provider Search Results

Your results: | Page 2 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Christophe Rauch General Dentist - **10.47 miles away**
Rauch Family Dentistry Llc 9207483633 Network:
929 S Grove St Delta Dental Medicare Advantage
Ripon, WI 54971 Delta Dental PPO
Delta Dental Premier

Azim Presswala General Dentist - **10.83 miles away**
Azim Presswala Dds Llc 9208960144 Network:
702 E Fond Du Lac St office@azimpresswaladds.com Delta Dental Medicare Advantage
Ripon, WI 54971 www.azimpresswaladds.com Delta Dental PPO
Delta Dental Premier

Erika Van Laarhoven General Dentist - **12.24 miles away**
Omro Dentistry 9206852121 Network:
1771 E Main St omromgr@dentalcarealliance.com Delta Dental Medicare Advantage
Omro, WI 54963 Delta Dental PPO
Delta Dental Premier

Julie Vandehey General Dentist - **15.73 miles away**
Winneconne Family Dentistry LI 9205824427 Network:
902 E Main St winneconnfamilydentistry@gmail.com Delta Dental Medicare Advantage
Winneconne, WI 54986 www.winneconnfamilydentistry.com Delta Dental PPO
Delta Dental Premier

Provider Search Results

Your results: | Page 3 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Patrick Sweeney General Dentist - **17.6 miles away**
Midwest Dental 9203982662 Network:
1 North St markesan@midwest- Delta Dental Medicare
Markesan, WI 53946 dental.com Advantage
www.midwest-dental.com Delta Dental PPO
Delta Dental Premier

John Christian General Dentist - **18.28 miles away**
Hughes & Christian Sc 9204264540 Network:
2202 Omro Rd office@hughesandchristian.com Delta Dental Medicare
Oshkosh, WI 54904 www.hughesandchristian.com Advantage
Delta Dental PPO
Delta Dental Premier

Jorge Hernandez General Dentist - **18.29 miles away**
Timothy T Ryan Dds & 9202317160 Network:
Associate timothyryandds@gmail.com Delta Dental Medicare
2200 Omro Rd Delta Dental Advantage
Oshkosh, WI 54904 Delta Dental PPO
Delta Dental Premier

Meghan Ryan General Dentist - **18.29 miles away**
Timothy T Ryan Dds & 9202317160 Network:
Associate timothyryandds@gmail.com Delta Dental Medicare
2200 Omro Rd Delta Dental Advantage
Oshkosh, WI 54904 Delta Dental PPO
Delta Dental Premier

Provider Search Results

Your results: | Page 4 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Timothy Ryan General Dentist - **18.29 miles away**

Timothy T Ryan Dds &
Associate

9202317160

Network:

2200 Omro Rd

timothyryandds@gmail.com

Delta Dental Medicare
Advantage

Oshkosh, WI 54904

Delta Dental PPO

Delta Dental Premier

Sidney Schulz General Dentist - **18.35 miles away**

Aspen Dental
Oshkosh

9202333500

Network:

404 S Koeller St

customerservice@aspendental.com

Delta Dental PPO

Oshkosh, WI 54902

www.aspendental.com

Delta Dental Premier

Danielle Pike General Dentist - **18.46 miles away**

Synergy Dental

9202319591

Network:

1825 W Pointe Dr

wolk1825@hotmail.com

Delta Dental Medicare
Advantage

Oshkosh, WI 54902

Delta Dental PPO

Delta Dental Premier

Christophe Flood General Dentist - **18.5 miles away**

Dental Design
Studio

9202356453

Network:

1795 W Pointe Dr

dentaldesignmgr@dentalcarealliance.com

Delta Dental PPO

Oshkosh, WI 54902

Delta Dental Premier

Provider Search Results

Your results: | Page 5 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Nicole Nguyen General Dentist - **18.5 miles away**
Dental Design 9202356453 Network:
Studio Delta Dental PPO
1795 W Pointe Dr dentaldesignmgr@dentalcarealliance.com Delta Dental Premier
Oshkosh, WI 54902

Dylan Fogel General Dentist - **18.6 miles away**
Rlj Dental Oshkosh 9203031803 Network:
1460 W South Park Ave rljoshkosh@mydentalmail.com Delta Dental Medicare
Oshkosh, WI 54902 Advantage
Delta Dental PPO
Delta Dental Premier

Ashley Minten General Dentist - **18.6 miles away**
Rlj Dental Oshkosh 9203031803 Network:
1460 W South Park Ave rljoshkosh@mydentalmail.com Delta Dental Medicare
Oshkosh, WI 54902 Advantage
Delta Dental PPO
Delta Dental Premier

Jaxson Anderson General Dentist - **18.62 miles away**
Midwest Dental 9202310093 Network:
1477 S Park Ave oshkoshsouth@midwest- Delta Dental Medicare
Oshkosh, WI 54902 dental.com Advantage
www.midwest-dental.com Delta Dental PPO
Delta Dental Premier

Provider Search Results

Your results: | Page 6 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Rylee Dehnel General Dentist - **18.95 miles away**
First Impressions Sc 9204796740 Network:
1660 Oshkosh Ave Ste cindy.radenz@fikids.com Delta Dental PPO
200 www.info@fidkids.com Delta Dental Premier
Oshkosh, WI 54902

Blanche Franzese General Dentist - **19.78 miles away**
Midwest Dental 9202315780 Network:
290 Ohio St oshkoshnorth@midwest- Delta Dental Medicare
dental.com Advantage
Oshkosh, WI 54902 www.midwest-dental.com Delta Dental PPO
Delta Dental Premier

Gary Llewellyn General Dentist - **19.78 miles away**
Midwest Dental 9202315780 Network:
290 Ohio St oshkoshnorth@midwest- Delta Dental Medicare
dental.com Advantage
Oshkosh, WI 54902 www.midwest-dental.com Delta Dental PPO
Delta Dental Premier

Robert Kaufman General Dentist - **19.78 miles away**
Midwest Dental 9202315780 Network:
290 Ohio St oshkoshnorth@midwest- Delta Dental Medicare
dental.com Advantage
Oshkosh, WI 54902 www.midwest-dental.com Delta Dental PPO
Delta Dental Premier



Provider Search Results

Your results: | Page 7 of 7 Search Date: Wednesday October 23rd, 2024 13:17PM CST

Berj Latchinian		General Dentist - 19.78 miles away
Midwest Dental	9202315780	Network:
290 Ohio St	oshkoshnorth@midwest-dental.com	Delta Dental Medicare Advantage
Oshkosh, WI 54902	www.midwest-dental.com	Delta Dental PPO
		Delta Dental Premier

Tien Hoang		General Dentist - 19.78 miles away
Midwest Dental	9202315780	Network:
290 Ohio St	oshkoshnorth@midwest-dental.com	Delta Dental Medicare Advantage
Oshkosh, WI 54902	www.midwest-dental.com	Delta Dental PPO
		Delta Dental Premier

Note: Please verify the participation status with the dentist for the desired location. Dental treatment provided outside the United States may not be covered by your plan. Please contact your Benefits Administrator to verify coverage.

