

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Alternative insurance options to Delta Dental in UW System.  
**Date:** Wednesday, January 8, 2025 5:01:41 PM

---

**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.**

Dear Department of Employee Trust Funds,

This year my dental office at Madison, WI has stopped accepting the Delta Dental insurance. I have seen others in the same city / community also looking for other dental office recommendations as their dental offices stop accepting the Delta Dental insurance.

I was redirected by our benefits office to voice my opinion to request that there be alternatives to the Delta Dental insurance as a selectable dental insurance in the UW System benefits.

We currently do not have any possible alternative selections for the dental insurance in the UW System, and small dental offices may be unable to be reimbursed and are no longer in-network providers via Delta Dental insurance.

Thanks,  
Matt

-----  
**Matt Larson**

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



**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

January 23, 2025

Matt Larson  
[REDACTED]

Dear Matt Larson,

Thank you for your email dated January 8, 2025, to the Department of Employee Trust Funds (ETF) and the Group Insurance Board (Board) expressing your desire to have alternative dental insurance options beyond Delta Dental (Delta) as the sole offering.

You stated that your dental office has stopped accepting Delta, in part due to the low reimbursement levels. You also state that you are aware of other individuals in your community also looking for new dental office recommendations due to similar circumstances.

I understand your concern about having to search for a new provider due to your current dental provider's decision to cancel their contract with Delta.

The challenge of dental providers not accepting certain insurances is an industry-wide issue, not limited to Wisconsin or Delta. In February 2023, Delta increased reimbursement rates for frequently performed dental procedures, which benefited over 75% of general dentists in Wisconsin. Delta again made an upward adjustment to provider reimbursement rates for all dental codes effective January 1, 2025. These adjustments were based on a marketplace review.

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.

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%.

The Board's process of contracting with a particular vendor to provide benefits to members involves a rigorous [Request for Proposal \(RFP\) process](#). After soliciting proposals from any potential vendors, the submitted RFPs are reviewed and evaluated by ETF, state, and local employers, with the Board ultimately making the final decision as to which vendor to contract with. You can find the Board's most recent RFP request for a vendor to administer the Uniform Dental Benefit (UDB) [here](#).

At the [November 13, 2024](#), Board meeting, the Board approved the extension of the UDB contract with Delta to run through December 31, 2028.

ETF values members' concerns and strives to provide the best possible benefits. I hope you found the information provided in this response 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](mailto:Tom.rasmussen@etf.wi.gov)  
(608) 266-0994