

**From:** [REDACTED]  
**To:** [ETF SMB Board Feedback](#)  
**Subject:** Delta Denta  
**Date:** Saturday, January 18, 2025 11:02:03 AM  
**Attachments:** [REDACTED]

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My dentist sent me this information about her interactions with Delta Dental. I am concerned about inadequate coverage of the plan now with her concerns. I believe 20 years without an increase is inadequate. I also am concerned that she feels the agents have harassed and tried to intimidate them. This office has given me excellent care. They do not try to oversell procedures and always tell me the possibilities of services, and I make the choices. I can not validate any of this information but thought that I would share it with you as you make decisions about future coverage.

Karin Kirchhoff  
[REDACTED]  
[REDACTED]



Michelle L. Taylor DDS  
Glenn E. Taylor DDS

To Our Valued Patients,

We would like to personally thank you for choosing us as your preferred provider of dental services. We enjoy seeing you when you visit us and it is our goal to make sure you have the best clinical experience and outcomes.

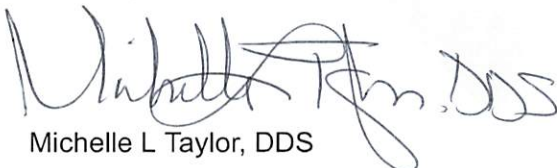
We are writing to inform you that we were submitted a request to terminate our contract with your Dental Plan last October. The reason we initiated this request is due to the fact that Delta Dental's in-network agreement is very restrictive for dentists. The general public is unaware that insurance plans like, Delta Dental engage in predatory practices against doctors and in a way that restricts a doctor's abilities to give you the best care possible. One example are fees/reimbursements. Delta Dental has not kept up with inflation and has not given a meaningful fee increase in 20 years. Needless to say, American families would suffer greatly if their personal income didn't keep up with rising inflation. To us, it's not about the money, it's about having the right amount of available resources to support and sustain quality dentistry. Unfortunately, Delta Dental refuses to support this mission.

In our case with Delta Dental, they informed us back in November that they would not process our contract termination request until they had a chance to negotiate with us and in an effort to come to amicable in-network terms. This month, Delta agents have called our office to harass and intimidate us about our decision to terminate. Despite our being agreeable to hold off on terminations and wait for Delta to make us an offer, they decided to make our termination effective this month. Such a decision by Delta has given us very limited time to notify you and came as a surprise to us as we were expecting Delta to negotiate as per their request.

With all the controversy surrounding insurance companies that is flooding the media these days, we feel that it is important for you to know and understand how unfair and one-sided insurance companies can be. You will likely receive a letter from Delta Dental encouraging you to switch to another in-network practice and may attempt to make negative statements about our desire to go out of network. But the truth is the truth, Delta betrayed us and in a large way, they betrayed you as well by not working with us, who are willing to stay in-network, to come to agreeable terms so we could stay in-network. It is our hope that you will continue your dental care at our practice. Our primary mission is to deliver the proper dental care and at a standard that you deserve. If you choose to stay with us, you have our promise that the Standard of Care and Quality of Care will be protected and at the highest level possible. We will continue to take Delta Dental insurance, file claims on your behalf, and in the end we hope to continue giving you the world-class care you deserve.

On behalf of our entire team, thank you for your time and attention and we look forward to seeing you during your next visit with us.

Sincerely,




Michelle L Taylor, DDS



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February 12, 2025

Karin Kirchhoff  
[REDACTED]

Dear Karin Kirchhoff,

Thank you for your email dated January 18, 2025, to the Department of Employee Trust Funds (ETF) and the Group Insurance Board (Board) expressing your concern about reimbursement rates that dental providers receive. You also brought up an issue, described by your provider, regarding the treatment they received during contract negotiations, where they specifically noted claims of "harassment and intimidation" from Delta Dental agents.

ETF contracts with Delta Dental of Wisconsin to administer our dental offerings. Delta Dental of Wisconsin is a not-for-profit dental service corporation. Delta Dental of Wisconsin is headquartered in Stevens Point, WI, with sales offices in Milwaukee and Madison. While Delta Dental of Wisconsin operates independently, it is affiliated with Delta Dental Plans Association (DDPA), a nationwide organization of independent Delta Dental companies that provide dental benefits across the United States.

DDPA includes 39 member companies. Each DDPA member company has its own provider relations team responsible for contracting with dental providers in their respective state(s). Utah operates under Delta Dental Insurance Company which also operates in Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, and Texas.

Regarding your concern about harassment and intimidation during contract negotiations that your provider experienced, I want to assure you that these actions were not carried out by staff on Delta Dental of Wisconsin provider relations team. After receiving your email, I contacted our local Account Manager at Delta Dental of Wisconsin to share your concerns. She confirmed that there was no communication with your provider and any staff member from Delta Dental of Wisconsin. All communication would have been done with the local provider relations team in Utah. Additionally, I want to assure you that ETF has not received similar complaints about Delta Dental of Wisconsin's staff. Any behavior described as harassing, intimidating, or other unprofessional behavior is completely unacceptable.

On the issue of reimbursement rates, I would like to provide some context about recent actions taken by Delta Dental of Wisconsin. In February 2023, Delta Dental of Wisconsin raised reimbursement rates for frequently performed dental procedures, benefiting over 75% of general dentists in the state. Furthermore, effective January 1, 2025, additional adjustments were made to provider reimbursement rates for all dental codes, following a thorough marketplace review.

ETF is committed to supporting its members and values members' feedback. I hope this information has been helpful in addressing your concerns. If you have any further questions or would like to discuss this matter in more detail, please don't hesitate to reach out using the contact information below.

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