

Over the past few years, I have become increasingly concerned with third parties (insurance companies) continual manipulation of that relationship, an interference which aims to compromise the integrity of the healthcare you deserve. I am a strong advocate for freedom of choice, especially as it pertains to your well-being. It is my belief that your decisions regarding your health are yours and yours alone, based on the information you receive from your doctors, myself being one of them.

I have dedicated my professional career to safeguarding the highest quality care I can possibly deliver to you, my dental family. I hope you agree that I have always treated you with the utmost sense of respect and care, as I would a member of my own family.

I have been a participating dentist with Cigna and Delta Dental for more than 15 years and have expressed my concerns about how their policies do not align with, nor foster a genuine responsibility to your healthcare. As of yet, no significant change or reduction in their interference with your health decision has been made. In fact, they have made the process of choosing what is best for you and your needs even more complicated, callously reliant upon their bottom line, and not yours. Consequently, I have given serious consideration to resigning from Cigna and Delta Dental provider networks effective September 30th, 2018.

I am writing you this letter as this decision could impact you. So I would like to humbly ask for your feedback, in order to creatively and with care, ensure that you are heard and respected. Above all, it is my duty and privilege to protect and ensure the highest standard of care for you and yours.

I have given this matter significant attention and deliberation, and hope I have the opportunity to discuss this with you further, should you so desire. You may email me directly at **DrDrewRandall@gmail.com**.

In service to you,

Dr. Drew Randall



AN EXPLANATION OF HOW THIS COULD AFFECT YOU

1. If I am no longer a participant within Cigna and Delta Dental's network, I will still file your insurance for you as a courtesy. **You will still receive insurance coverage.** If I am an out of network provider, your coverage could be slightly less, however you do not need to change dental offices... we can still treat you, you are family.
2. As you know, Cigna and Delta Dental only pay for two cleanings each year, a percentage of certain other procedures, and rarely anything at all for all things cosmetic and reconstructive in nature.
3. This means that for the vast majority of preventative and simple restorative work you may need (i.e. cleanings, basic fillings), your coverage will still suffice. 2. If you need or desire more complex aesthetic and reconstructive work (i.e. veneers), the procedure will exceed your yearly benefit maximum, whether I am in network or not. Therefore, you will get your full yearly benefit regardless of my participation within the network.
4. If I do not participate in Cigna and Delta Dental's network, all insurance reimbursements will likely be **paid directly to you**, the patient. As such, we will work with you on payment arrangements for treatment which we provide.
5. Lastly, and most importantly, if you feel this change would create any adverse situations or hardships for you, I very much desire that you contact me directly so that we can discuss this change, and get creative in our solution, together.

You may email me directly at **DrDrewRandall@gmail.com**.



FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE

As an optimal health dental practice, we strongly believe our patients deserve the best possible service we can provide. In an effort to maintain that quality of care, we would like to share some lesser known facts about dental insurance with you.

1. Your dental insurance is based on a contract made between your employer and an insurance company. Should questions arise regarding your insurance benefits, it is best for you to contact your employer or insurance company directly. Note that most plans allow you to choose your own dentist; others require you to receive care from a limited number of dentists. Because we value our relationship with you, ***we believe you have the right to seek care from the dentist of your choice.***
2. Dental insurance benefits differ greatly from health insurance benefits. In 1971, the average dental insurance benefit was \$1,000 annually. Nearly 50 years later, you will find that your benefits remain close to \$1,000 per year. Accounting for inflation over that period, you should be receiving \$6,200 annually in dental benefits. ***Unfortunately, while your premiums have increased, your benefits have not.***
3. You may receive notification from your insurance company stating that dental fees are "higher than usual and customary". An insurance company surveys geographic areas, calculates an average fee, and then defines 80% of that fee as customary. Included in this survey are discount dental clinics and managed care facilities which bring down the average. ***All exceptional quality private practices will have fees that insurance companies deem higher than "usual and customary."***
4. Many plans tell their participants that they will be covered "up to 80% or up to 100%, but do not clearly specify plan schedule allowances, annual maximums or limitations. It is far more realistic to expect dental insurance to cover 30% - 60% of most non-preventative procedures. ***Remember, what your employer paid for the plan determines how much the plan itself will pay on your behalf.*** You only get back what your employer put in, less the profits of the insurance company.



5. **Many routine dental services are NOT paid for by insurance companies**, or at a far lower percentage than you may have been led to believe. Most aesthetic and reconstructive procedures are deemed elective in nature and are NOT covered. In our office, your treatment plan will be determined by both your dental needs and your general health, NOT by your dental benefit plan. To us as your dental health team, to do otherwise would be out of integrity and would compromise your optimal health and well-being. **You make the decisions, not your insurance company.**

Thank you for your confidence in our office. Please do not hesitate to ask us any questions about insurance and/or our office ethos. We will file insurance claims for you as a courtesy, and promise to do all we can to maximize your benefits and assist you with financial arrangements if they are necessary.

