

Financial Assistance for Dental Practices from Third Party Payers

This document provides information on financial assistance programs from Third Party Payers. A separate guide details financial [support programs for PPE](#)

This document will be updated as more information becomes available. Please check back frequently.
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Delta Dental of Colorado

[COVID-19 Recovery Loan Program](#)

- Delta Dental of Colorado Foundation is sponsoring access to \$7.5 million in low-interest loans (3.5%) to providers across the state.
- The program is being managed by a local Community Development Financial Institution (CDFI), Colorado Enterprise Fund (CEF), and will provide dental practices in Colorado with access to capital through a relief loan.

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- Priority will be given to smaller, independent dental practices who have not been able to access other federal funding programs and who are operating in lower health equity areas.
- Loans up to \$50,000 per practice will be available at a 3.5% interest rate to the borrower over three years, first six months payments are interest only, principal repayment starts after six months, no prepayment penalty.
- This NOT a loan with DDCO or DDCOF. This is a loan with Colorado Enterprise Fund. DDCO is NOT sharing any information on our providers with CEF; we are just sponsoring the program with the funding.
- For the loan criteria and application information, go to coloradoenterprisefund.org/loans/deltadental-covid19-relief-fund/.

Delta Dental of Massachusetts

[Provider Advance Payment Program](#)

- Intended to provide critical operating support to independent dental practices.
- Eligible providers will receive a lump sum payment of up to 50% of 6 weeks of the 2019 weekly average claims.
- The advance payment will be recaptured from provider claims payments starting August 2020.
- This program is available to independent dental offices (dentists and oral surgeons) in Massachusetts who currently participate in Delta Dental of Massachusetts' networks, and have done so since at least March 24, 2020.
- Offices should be privately owned by a dentist(s), with no venture capital or corporate support (i.e., not an FQHC, DSO, CHC). Only one Advance per practice Tax ID Number (TIN).

To qualify for the program, you must complete and submit the application (also available on the Provider Portal) by 5 p.m. on May 20, 2020.

Delta Dental of California

[Loan Assistance Program](#)

- Intended to provide economic assistance and post-COVID-19 pandemic relief for its independent provider network across 15 U.S. states and the District of Columbia.
- The loan assistance program, which launches April 30, 2020, features a combination of cash flow relief and interest savings, including:
- First 12 months of interest on refinance and working capital loans covered by Delta Dental
- Second 12 months of interest on working capital loans arranged by Delta Dental and covered by Lendeavor
- Deferred payments for 6 months
- Working capital up to 15% of previous year's collections, capped at \$200,000

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- 126-month term, which can reduce monthly payments significantly
- The program is available to independent network providers in Delta Dental of California's operating areas of Alabama, California, Delaware, Florida, Georgia, Louisiana, Maryland, Mississippi, Montana, Nevada, New York, Pennsylvania, Texas, Utah, West Virginia and the District of Columbia.
- For more information about the loan program, qualification details and application process, Delta Dental providers can visit the Lendeavor website (launching April 30, 2020) or call the Lendeavor program support line at 415-874-5420

Delta Dental of Kentucky

[Provider Advance Payment Program](#)

- Available to our PPO™ and Premier® participating network providers affected by COVID-19.
- Opportunity for participating providers to receive an interest-free advance payment from Delta Dental of Kentucky. Advancements of up to 60% of your 2019 average monthly claims reimbursement from Delta Dental of Kentucky (\$40,000 maximum advance) are available.
- The approved Advance must be repaid over a 6 month period, July 1, 2020 – December 1, 2020. Advancement repayment will be divided into 6 equal payments.
- Delta Dental of Kentucky will send an invoice each month beginning July 1, 2020.
- The application period for participating providers is open through April 30, 2020 11:59 p.m. (EST). All advancements will be issued solely through EFT.
- Eligibility:
- Participating providers (including all providers under the Dental Practice TIN) must be in good standing to qualify.
- Dental Practice must operate in Kentucky and serve Kentucky residents.
- Dental Practices with multiple locations/TINs may submit only one request, under one TIN.
- Electronic Funds Transfer (EFT) payment set up is required.

Delta Dental of New Jersey

The Advanced Payment Program

- Program details available to network dentists

Delta Dental of Kansas

Dentist Relief Aid Program & Dentist Advance Claims Payment Program

- Program details available to network dentists

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Delta of Virginia

[Dental Practice Relief Fund \(PRF\)](#)

- Intended to assist the dental practices in Virginia to reasonably sustain the practice through the recommended closure.
- The PRF will provide up to \$250,000 in grants to Delta Dental of Virginia participating dental practices.
- Individual grants will range in size, up to a maximum of \$7,500 per TIN.
- The criteria is based on factors that contribute to financial hardship, including how long a provider has owned a practice, the number of staff in a practice, dental education student loan debt and practice purchase debt. The location of practices in lower health equity areas will also be considered.
- Applications accepted through April 21, 2020.

Delta Dental of Washington

[DDWA Independent Dental Practice Reimbursement Advance Program \(RAP\)](#)

- Intended to provide a base-level of practice cashflow to help cover the fixed costs of a practice.
- The RAP will begin to advance payments of clinical reimbursements for an eight-week period that begins within one to two weeks of the application approval (approval should take approximately one week).
- Weekly advances will supplement any ongoing reimbursement payments, e.g., DeltaCare payments.
- Advances will equal 25% of the average weekly DDWA clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during 2019. The cumulative advances to any one TIN will not exceed \$25,000.
- The cumulative advance will be repaid without any interest by the receiving practice in 20 equal weekly payments to DDWA beginning July 1, 2020.
- This program is voluntary, and all interested Member Dentists will need to apply.
- The RAP will be available to Delta Dental Member Dentists in independent practice with a clean credit/payment history with DDWA on any reimbursement refunds owed to DDWA. Applications will be approved based on our review of the applications and completion of any follow-up process.

[DDWA Independent Dental Practice Assistance Fund \(PAF\)](#)

- Intended to assist the independent dental practices in Washington state that have been significantly affected by the COVID-19 outbreak and do not have a sufficiently strong financial position to reasonably sustain the practice through the recommended closure.
- The PAF will provide up to \$10 Million in grants to DDWA Member Dentist Practices. Individual grants will range in size up to a maximum of \$15,000 per TIN.
- Applications will be approved based on individual practice need and practice-specific criteria. Examples of criteria we will consider are listed below.

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- Grants will be made by Tax Identification Number (TIN), one grant per TIN to privately-owned dental practices. Member Dentists will be able to apply for a PAF grant by completing an online application that we are in the process of developing.

Example PAF Grant Criteria:

- **Time in practice:** Newly launched practices have had less time to establish a strong financial position and may have large loans from practice acquisition or start up.
- **Practices with recently graduated dentists and staff:** Supporting Member Dentists and staff with debt from dental education.
- **Practices with Recent Expansions:** Supporting practices that have recently taken on new facilities, equipment and team members to provide increased access for dental care.
- **Rural Practices:** Small communities are likely to be heavily impacted and have less of a community safety net.
- **Staff size:** Practices with many long-term team members will have a higher burden to carry through the closures.
- **Credit history:** A clean credit/payment history with DDWA on any reimbursement refunds owed to DDWA.

Delta Dental of Iowa

[COVID-19 Advance Claims Payment for Dentists](#)

- Each dental office can request up to 50% of their average weekly Delta Dental of Iowa claims payment. Please contact provrelations@deltadentalia.com, [Donna Glanz \(515-261-5533\)](tel:515-261-5533), or [Kyla Cairns \(515-261-5638\)](tel:515-261-5638) to assist with your average weekly claims value.
- Complete the ACPP Application by April 17 and Delta Dental will send you the ACPP contract.
- The dental clinic owner should read and sign the Delta Dental Advance Claims Payment Program Contract.
- Payments will begin the week after the signed contract is accepted for four consecutive weeks.
- Recoupment of the advance will occur over 20-weeks starting with the July 6 check run and finish on the Nov 16 check run.
- The recoupment will be equally divided amongst the 20 check runs or 1/20th of the total claims advancement.
- We recommend that you contact your accountant for any tax advice you may need on the claims payment advance.
- Eligibility
 - Participate in at least one of Delta Dental of Iowa's networks (Premier, PPO, DWP, Hawki).
 - In "good standing" with Delta Dental of Iowa and the Iowa Dental Board.
 - Office must be located in Iowa.
 - Licensed Iowa dentist.

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NorthEast Delta Dental

Relief Program: Maine, New Hampshire and Vermont

- Relief payments will be based on 2019 claims payment (by TIN) and will amount to over \$2.7 million dollars being distributed.
- Each dental office (by TIN) will receive a check in the amount of approximately one percent of your 2019 claim payments received from Northeast Delta Dental
- These funds will not be reflected in the claims experience of customers and will not impact them negatively.
- This is a relief payment, not a loan.

Enhanced Fee Program: Maine, New Hampshire and Vermont

- Claims sent into Northeast Delta Dental from our PPO providers from mid- February to March 17, 2020 will be adjusted to Premier rates and the amount of the difference between PPO and Premier rates will be calculated and paid in the coming weeks.
- This is a relief payment, not a loan.

Delta of Rhode Island

[Advance Claims Payment Program \(ACPP\) \[PDF\]](#)

- Intends to address immediate cash flow needs.
- ACPP will provide weekly advance payments for a four-week period beginning one week following the receipt and approval of the attached agreement.
- This program provides you with the flexibility of three levels of advance to choose from, up to a maximum of 50% of average weekly DDRI clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during the period January 1, 2020 through March 6, 2020.
- These ACPP weekly advances are in addition to any ongoing reimbursement payments for claims submitted during this time.
- Beginning July 1, 2020, interest-free repayment of your cumulative ACPP advance amount will be made in 24 equal weekly payments to Delta Dental of Rhode Island, via recoupments against sums that would otherwise qualify for payment by Delta Dental, as provided in the Agreement.

Delta Dental of Illinois

Network Dentists Support Program

- Program details available to network dentists

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Delta Dental of Oklahoma

Financial Support Program

- Program details available to network dentists

Delta Dental of Missouri/ South Carolina

Loan program

- \$5 million Loan program for network dentists
- Intended to provide assistance to network dentists in Missouri and South Carolina and address immediate cash-flow issues.
- Loan amount based on 50% of average weekly Delta Dental of Missouri/ Delta Dental of South Carolina claims payments made to practices TIN during 2019 for the equivalent of 8 weeks.
- Minimum payment to TIN is \$2000 and maximum \$15,000
- Interest rate at 0.9% to be repaid in 6 monthly payments beginning July 1, 2020.
- Eligibility:
 - Newly established practices
 - Practices with recently graduated dentists and staff with student debt
 - Rural practices
 - Practice located in economically challenges areas

Delta Dental of Wisconsin

Delta Dental of Wisconsin Dental Practice Advance Payment Support Program (APSP)

Support for Delta Dental of Wisconsin Network Practices

- Intended to provide financial support to Delta Dental PPO™ and Delta Dental Premier® practices
- Receive up to 40% of average weekly claims payments accruing over a period of six weeks.
- This advance lump sum payment is interest-free, absent an event of default, and will be repaid over a five month period beginning in July, 2020.
- The APSP will provide a lump sum payment within one to two weeks of the application approval by Delta Dental of Wisconsin, and signing of the APSP agreement and related documentation.
- This payment will supplement any ongoing reimbursement payments, e.g., claim payments for emergency care.
- Practices with multiple locations will be aggregated to one maximum award. The cumulative advance payment for any practice or aggregate of multiple locations will not exceed \$30,000.

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- The cumulative advance will be repaid without any interest by the receiving practice over a five-month period beginning on July 1, 2020, and concluding on November 30, 2020.
- Complete the APSP Application by April 22, 2020, and Delta Dental of Wisconsin will determine your eligibility and send you the APSP agreement. At that time you can agree to accept either the entire qualifying award or any lesser amount of at least \$1,000.

Delta Dental of Arkansas

[Advance Receipts Program](#)

- The DDAR Advance Receipts Program will be available to Delta Dental of Arkansas participating dentists
- Dentists applying for support from the program are eligible to receive up to five advances, each equal to 40% of the average weekly DDAR clinical reimbursement payments made to the practice's Tax Identification Number (TIN) during 2019.
- The amounts will be based on the 2019 1099s issued to the practice by DDAR.
- Advances will be paid weekly over a five-week period after a practice's application is approved.
- The cumulative advance total to any one TIN will not exceed \$40,000 and will be repaid, without any interest, in 20 equal payments to DDAR beginning July 1, 2020.

Delta Dental of Arizona

[Advance Claim Payment Program \(ACPP\)](#)

- To allow Arizona dental offices to receive an advance of up to 100% of their average monthly claims payment from Delta Dental of Arizona.
- These advance payments are interest-free and will be recovered later in 2020, as practices begin to provide treatment once again.
- Apply by April 10, 2020
- The claims advance will be distributed in up to 2 equal installments. The first installment will be paid in April. The second installment will be paid in May, but only if Governor Ducey's Executive Order 2020-10 has not been lifted prior to May 1, 2020.
- There is no minimum claims advance.
- The maximum monthly claims advance is \$25,000 (or \$50,000 total claims advance if 2 pre-payments are necessary).
- The total of the claims advance made will be repaid without any interest by the receiving dental office over a 6-month period beginning in July 2020 and concluding on December 31, 2020. Participating dental offices will be invoiced equal amounts over this period with payments due at the end of each month.

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Hawaii Dental Service

[HDS Advance Payment Program](#)

- In-network providers and dental practices in Hawaii, Guam or Saipan currently doing business with and receiving claims payments from HDS are eligible to apply.
- Practices that apply and qualify will receive an interest-free, single advance payment equal to three-times their average weekly claims amount calculated by HDS.
- Payees must be enrolled in direct deposit (electronic funds transfer); the advance payment will be distributed to payees through their weekly claim payment.
- Repayment would begin in July 2020, payments will be deducted as 20 weekly future claim payments equal to 5% of the total advance payment amount or may be paid off at any time prior to November 1, 2020.
- Deadline to apply is April 10, 2020

Guardian

[National Claims Advancement Program for PPO Network Providers](#)

- Intended to provide financial support to network dentists by providing a percentage of their weekly average Guardian claims.
- Payments will be equal to two weeks of historical 2019 weekly average claims data with repayment required by end of 2020.
- Available for qualifying dentists with \$26,000 or more in paid claims from Guardian in 2019, based on their Tax ID Number (TIN).
- Applications will be accepted from April 27 through May 10, 2020.
- The funds will be considered 1099 reportable income and must be repaid.
- Guidance on repayment timing and method will be provided upon notification that you have qualified for this program.
- For more details and to apply, [click here](#).

Brought to you by the ADA's Council on Dental Benefit Programs & the Practice Institute, Center for Dental benefits, Coding and Quality. For questions contact dentalbenefits@ada.org

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