



PLAYING IT SMART WITH DELTA

By Bill Rossi

Over 85% of dentists are with Delta Premier, which is the traditional Delta plan. Across the country, the majority of dentists are also with Delta PPO.



Roughly speaking, participation with Delta Premier is expensive—a 25% to 30% discount for most practices. However, Delta PPO discounts are significantly more: approximately 40%-45%. If you have dual status—that is, you have both the Premier and PPO status—it makes sense to take a very serious look at dropping the PPO. The great majority of your patients will default to the Premier status. This can result in a significant increase in income. These patients still get very good insurance through Delta, and it still costs you to participate, yet you'll add thousands to your bottom line. It is our opinion that participation with Delta PPO does not help a practice attract or keep enough patients to make the extra level of discounts worth it.

Many Doctors think that they can't do this. In the great majority of states, you can! Yes, Delta is phasing out the Premier plan and, in many states, new Doctors have to be with the PPO – they have no choice to be Premier only. Yet, the senior Doctors can! The senior doctor can move to Premier status while their junior doctor as to be on PPO. Yes, it can be confusing, it does take some sorting out, but the additional revenues can be very substantial. Don't assume you can't do this. Every month, I talk to doctors unaware of their Delta status and their options. Check it out!

