DELTA DENTAL®

Overpayment recovery

If Delta Dental makes an overpayment on a claim, a participating dentist has two options for reimbursement:

1. Voluntary reimbursement

As soon as the dentist discovers that a claim has been overpaid, he or she can document the amount and reason for the overpayment on the Explanation of Benefits (EOB) and mail it with a check for the exact amount of the overpayment to:

Delta Dental
Attn: Customer Service
P.O. Box 9089
Farmington Hills, MI 48333-9089

Delta Dental will apply the adjustment and send the dentist a new EOB.

2. Automatic deduction

The amount of the overpayment is deducted from checks as they are issued to that dentist until the full amount is recovered. (Prior to July 9, 2008, we could not recover overpayments through automatic deduction until we could recover the entire amount from a single check.) Adjustment tracking information is included on the EOBs.

For example:

Delta Dental overpays a participating dentist by $500. The dentist then submits claims which we approve for payment in the amounts of (1) $150, (2) $250, and (3) $600 on three separate checks.

We will recover $150 of the overpayment by deducting it from the first check (remitting a zero payment), $250 by deducting it from the second check (remitting a zero payment), and $100 by deducting it from the third check (reimbursing the dentist $500).

Under the previous system, we could not recover any portion of our overpayment from the $150 or $250 check. Instead, we recovered the full $500 by deducting it from the third check (and reimbursing the dentist $100).

New system:
(1) Pays $0 of $150
(2) Pays $0 of $250
(3) Pays $500 of $600
Total recovery=$500

Previous system:
(1) Pays $150 of $150
(2) Pays $250 of $250
(3) Pays $100 of $600
Total recovery=$500

Ohio only: By law, Delta Dental sends a letter to the dentist explaining the overpayment, and the dentist has 30 days to remit reimbursement prior to automatic deductions.