

# Root Tips

Michael P. Dyriw, D.D.S., M.S.

## Take Back Your Money from Insurance Companies

Many dentists we speak with are frustrated by insurance companies that undermine the services we provide to our patients and exploit loopholes to avoid paying for completed treatment. On March 25, 2024, Governor Bill Lee signed a bill aimed at assisting dentists, and the TDA's Dental Insurance Reform Law took effect on July 1.

Here are some key points they highlighted:

1. **Virtual Credit Cards:** Dental benefit plans may not limit payment methods to credit cards, which incur transaction fees for dentists. Instead, request EFT (Electronic Funds Transfer) or check payments to avoid these costs.
2. **Down-coding:** The new law prohibits dental carriers from offering plans that use down-coding in a manner that prevents a provider from collecting the fee for actual services rendered, whether from the dental benefit plan or the patient.
3. **Bundling:** The law prohibits any procedure code from being labeled as non-billable to the patient unless, according to generally accepted practice standards, it is for a procedure that may be performed in conjunction with another procedure.

We want to draw your attention to these significant changes in the law, as they may impact your practice and your relationships with insurance providers. We are currently in the process of appealing claims related to bundled build-ups and the downgrading of fillings to get compensated for completed treatment.

The more informed we are about insurance practices and the more we collaborate as a profession, the brighter our future will be. If you have any questions, please reach out to the TDA, and consider supporting organized dentistry in its efforts regarding this and other legislation.



Challenging case we did with 90 degree curve on the mesial roots. Follow us on social media for more.

 @EliteEndoTN

 @EliteEndoTN

 **ELITE**  
ENDODONTICS

