

LOCAL & STATE

HEALTH CARE | DENTAL SAVINGS CLUB

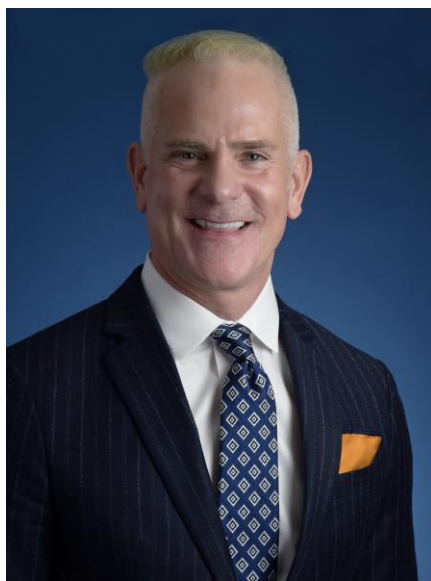
Program lines up discounts

\$48 fee gives patients access to lower costs with over 400 dentists

David Wahlberg | dwahlberg@madison.com

People in Wisconsin with no dental insurance or inadequate coverage now can pay an annual fee and get discounts off set charges for dental care.

Members of the Dental Savings Club, a program started by the Wisconsin Dental Association on July 1, pay \$48 a year or \$108 per family and get 15% to 55% off average fees cited by Fair Health, a nonprofit that analyzes large volumes of patient bills.



The program covers most dental services — such as cleanings, fillings, X-rays, crowns, dentures and implants — by participating dentists. More than 400 of the state's 3,300 practicing dentists are signed up, and more are expected to enroll. "We realize that for a lot of people, access to care is becoming a bigger and bigger issue," said **Dr. Tom Reid**, a Madison dentist and president-elect of WDA. "We have tried to spearhead something that would make access to care a little easier for some folks."

The American Dental Association said it's not aware of any similar programs in other states.

Nationally, nearly 23% of adults ages 19 to 64 and 9% of children don't have private or Medicaid dental insurance, according to the ADA. The group doesn't track coverage among seniors, saying information about dental insurance offered by some Medicare Advantage plans is unreliable.

For some people with insurance, oral health needs might exceed coverage and require out-of-pocket payments. Only 43% of Americans visit a dentist annually, in part because of concern about cost, the ADA says.

Reid said the Wisconsin program could be especially helpful for gig economy workers, such as musicians and rideshare drivers, and for retirees with no dental insurance. It's targeted at people without insurance or whose needs exceed yearly benefits.

The Dental Savings Club, administered by Menomonee Falls-based Skygen, uses a mobile app to connect patients with dentists. On the app, members can look for dentists, request appointments, see fees upfront and pay their bills after treatment. There are no yearly maximums or reimbursement paperwork, WDA said.

For a basic teeth cleaning for an adult in the Madison area, New York-based Fair Health says the average fee is \$84, for which savings club members would get a discount of at least 15%, Reid said.

A typical preventive visit also includes an exam by a dentist and may include X-rays, for a total cost of more than \$200, he said. If someone had two such visits a year, as recommended, they would save at least \$60 annually, more than the cost of membership.

For more complex care, the savings would be much greater, Reid said. WDA says a typical member could save \$300 a year.

"Even at a 15% discount, that's better for some folks than having to pay full fees, which they normally would have to do," Reid said.

All participating dentists use the same fees, so members generally pay the same whichever dentist they use, WDA said. However, some dentists might bundle some services together in one bill.

The club also is available to employers and associations who want to provide some kind of dental benefit to employees. WDA hopes to get some Medicare supplement plans to offer it.

Dental care access advocates contacted by the Wisconsin State Journal said they weren't familiar enough with the new program to comment on how much it might improve access to care.

A longtime concern has been that people on Medicaid often have a hard time finding dentists who will treat them. Dentists say that's because the state-federal program doesn't pay them enough to cover their costs.

Just 37.9% of Wisconsin dentists work with Medicaid or the federal Children's Health Insurance Program, compared with 43% nationally, according to the American Dental Association's Health Policy Institute.

The state's Medicaid payments for children are 33.6% of what dentists say they get paid from private insurance, compared with 61.4% nationally, the ADA institute says. For adults, it's 33% in the state and 53.3% nationally.

Reid said WDA is also encouraging more dentists to participate in Medicaid.