

DISCLOSURE OF USUAL AND CUSTOMARY FEES

DID YOU KNOW ... that Louisiana law requires dental insurers to disclose how they determine the “usual and customary” level of fee reimbursement for dental treatment? Title 22 of the Louisiana Revised Statutes §213.4 requires every company that issues, delivers, amends, or renews a policy of dental insurance in Louisiana providing coverage for dental health care treatment, where the payment of benefits under the policy is based upon the usual and customary fees charged by licensed dentists, to disclose the following:

- 1) The frequency of the determination of the usual and customary fee;
- 2) A specific and detailed description of the methodology used to determine the usual and customary fee; and
- 3) The percentile that determines the maximum benefit that the company will pay for each dental procedure, if the usual and customary fee is determined by taking a sample of fees submitted on actual claims from licensed dentists and then determining the benefit by selecting percentile of those fees.

The disclosure of the above information must be provided upon request to all groups and individual policyholders and group certificate holders. Further, all proposals for dental insurance must notify the prospective policy holder that information regarding usual and customary fee determinations is available from the insurer. As to employers, the employee benefit descriptions or supplemental documents must notify the employee that information regarding dental reimbursement rates is available from the employer.

Under Louisiana law, insurance is a business regulated by the Louisiana Department of Insurance. If you experience a problem relative to the Dental Fairness Law, we suggest that you file a complaint with the Louisiana Department of Insurance and with your insurance company or employee benefit plan.

If you need more information or have specific questions relative to the practice of dentistry, please contact the Louisiana Dental Association at 7833 Office Park Boulevard, Baton Rouge, LA 70809, (225) 926-1986.

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