

# MDA Urges Members to Join Treasure State Dental Plan

MDA's Board of Directors has endorsed a new Direct Reimbursement plan called "Treasure State Dental" which includes direct assignment as a way to promote the program to dental patients. MDA leadership is committed to expanding the DR model of payment for dental services across Montana. The Treasure State Dental plan was designed by MDA's insurance consultants at Mountain West Benefit Solutions, who market the Direct Reimbursement program. MDA president, Dr. Roger Newman, comments, "One of the top priorities of my year as president is to expand DR and our new direct assignment program to all four corners of the state. We hope 100% of Montana's practicing dentists will sign up with the Treasure State Dental plan."

## **What is the Treasure State Dental Plan?**

- A dental benefit plan in which patients are reimbursed a percentage of their expenses based on the dollars spent rather than a class of procedure codes.
- The employer determines the percentage of reimbursement and maximum benefit per year.
- All procedures, except cosmetic, are eligible expenses.
- There is no insurance company involved. Insurance is unnecessary due to the predictability of claims, low utilization and plan maximums.

## **What are the advantages for the employer?**

- Employers can design a plan that fits their budget and the needs of their employees.
- None of the dollars spent by the employer are going to an insurance company for risk, retention, premium tax, and profit. This means more dollars are available to pay employee dental benefits.
- The employer is able to control costs through plan design and adjusting the annual maximum.
- The simplicity of Treasure State Dental makes the program ideal for employer self-administration or a third party administrator. Using either approach results in rapid claim payment and happy employees.

## **What are the advantages for the employee?**

- Employees have the freedom to choose any licensed dentist. There is no provider network and no need to switch dentists when the plan changes from one insurance company to another.
- Employees generally do not have restrictions on the types of procedures covered or frequencies of needed treatment.
- Pre-authorization is not required so treatment is not delayed.
- Employees have the freedom to plan the appropriate treatment for their dental needs with no outside interference.
- Employees may spend the dollars in their benefit plan as they choose.

**To sum up...**

With Treasure State the employer can design a dental plan to meet the employee's needs while meeting the company's financial goals. The employee can select any dentist and spend the claims dollars as they choose without outside interference. This is one of the best examples of consumer driven health care working as intended.

The Treasure State Dental plan eliminates the middleman, maximizes patient choices and benefit dollars, while allowing the employer to maintain control. Dentists also embrace the approach because it doesn't interfere with the doctor-patient relationship.

To learn more, contact  
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