

## IMPORTANT COVID-19 RELIEF UPDATE

As things continue to evolve because of the COVID-19 pandemic, Delta Dental of Colorado (DDCO) has been evaluating how best to assist all our valuable stakeholders, including providers, employers, individual subscribers, brokers, and our community. Today, **we are pleased to announce a dedicated \$7.5-million loan program for Colorado providers** as well as a **\$3-million PPE reimbursement program for DDCO network providers**. The purpose of these programs is to help ease the burden faced by our provider community in Colorado as they return to their practices and safely move beyond providing emergency-only care. As we know, preventive care is critical to maintaining good oral and overall health, and DDCO hopes this initiative will help dental offices to safely resume offering essential care. [Please see the [attached letter from DDCO and the Colorado Dental Association](#) on how we have been discussing many of these efforts and our shared commitment to oral health in Colorado.]

In addition to our previously publicized community donations, DDCO announced yesterday that all eligible fully insured customers will receive two 50% premium credits, based on the total amounts invoiced for March and April and that all eligible self-funded customers will receive a credit for 100% of the total amount of administration fees invoiced for April.

### COVID-19 Recovery Loan Program

Delta Dental of Colorado Foundation is sponsoring access to **\$7.5 million in low-interest loans** (3.5%) to providers across the state. The program is being managed by a **local Community Development Financial Institution (CDFI), Colorado Enterprise Fund (CEF)**, and will provide dental practices in Colorado with access to capital through a relief loan that will help support them as they reopen their practices and comply with COVID-19 protocols. Priority will be given to smaller, independent dental practices who have not been able to access other federal funding programs and who are operating in lower health equity areas.



Loans up to \$50,000 per practice will be available at a 3.5% interest rate to the borrower over three years, first six months payments are interest only, principal repayment starts after six months, no prepayment penalty. This is a much lower interest rate than you would get going to a commercial lender for a loan of this size. The program has also underwritten origination fees and will provide business coaching services to all borrowers to help navigate these difficult times.

We are proud to partner with CEF to administer this loan program because we are both nonprofit entities committed to serving our communities. CDFIs are private financial institutions that are 100% dedicated to delivering responsible, affordable lending and put community first. They are often able to lend where banks cannot and lend when banks can't lend enough and should be considered a bridge or augmentation loan, to support providers who need additional support to get lending.

This NOT a loan with DDCO or DDCOF. This is a loan with Colorado Enterprise Fund. DDCO is NOT sharing any information on our providers with CEF; we are just sponsoring the program with the funding.

For the loan criteria and application information, go to [coloradoenterprisefund.org/loans/delta-dental-covid19-relief-fund/](https://coloradoenterprisefund.org/loans/delta-dental-covid19-relief-fund/).

### PPE Reimbursement Program

In order to facilitate the safe reopening of dental practices in compliance with COVID-19 protocols, the use of protective clothing, gloves, face shields, goggles, face masks, or other such products will be necessary as a cost of doing business. **DDCO is offering a personal protective equipment (PPE) Reimbursement Program for our Delta Dental PPO<sup>TM</sup> and Premier<sup>®</sup> network providers in**

**Colorado.** This temporary program is designed to help our network providers adjust to the added cost of PPE.

From May through July 2020, DDCO will **automatically** pay \$8 per adjudicated claim **for billable dates of service between May 1 and July 31, 2020**. Claims must be received by DDCO on or before August 31, 2020. **You do not need to submit claims or procedure codes for PPE; those will be denied as not billable to the patient and will delay payment.** Again, these separate support payments will be based on adjudicated claims, and there is no need to submit a claim for PPE payment.

- DDCO's first lump-sum payment would be made in June 2020 for adjudicated claims for billable dates of service rendered from May 1 to May 31, 2020.
- A second lump-sum payment would be made in July 2020 for **adjudicated claims for services rendered from May 1 to June 30, 2020 (excluding claims included in the first payment)**.
- A third lump-sum payment would be made in August 2020 for adjudicated claims for billable dates of service rendered from May 1 to July 31, 2020 (excluding claims included in the prior two payments).
- And a final lump-sum payment would come in September 2020 for adjudicated claims for billable dates of service rendered from May 1 to July 31, 2020 (excluding claims included in the prior three payments) and received by DDCO on or before August 31, 2020.

Unless DDCO decides to extend the PPE Reimbursement Program, **the cut-off for the receipt of claims eligible for this program is August 31, 2020**, and any claims received after that date will not be eligible for this program.

Existing open orthodontics claims will receive a one-time payment of \$24 per adjudicated claim to cover the full program period. New orthodontic claims will receive a prorated allowance based on banding date. You do not need to submit an additional claim for open treatment cases.

**To be eligible for the PPE Reimbursement Program, providers must:**

1. Be enrolled in the DDCO PPO or Premier network as of the date of service.
2. Currently participate in DDCO's EFT/Direct Deposit or enroll by June 12, 2020.
3. Remain enrolled for the remainder of the program.

**To enroll in Direct Deposit, go to**

[www.deltadentalco.com/uploadedFiles/Dentists/DirectDepositForm-Provider.pdf](http://www.deltadentalco.com/uploadedFiles/Dentists/DirectDepositForm-Provider.pdf) for a form that can be filled in online, saved, and emailed or that can be printed, filled out, and faxed. Submission must include a voided check (can be an image file). Fax or email this form and check to 303-741-2230, Attn: Network Management or [profservices677@ddpco.com](mailto:profservices677@ddpco.com).

**To enroll in the Delta Dental PPO or Premier network, go to**

[www.deltadentalco.com/participating-provider-info.aspx](http://www.deltadentalco.com/participating-provider-info.aspx) and follow the instructions.

If you have any questions, please contact provider relations at [profservices677@ddpco.com](mailto:profservices677@ddpco.com) or 303-889-8677.

STAY CONNECTED

