**RE: MetLife Dental Insurance**

 Starting March 9, 2025 Dr. Mitchell will no longer be IN-NETWORK with MetLife Dental PPO. Your insurance will still work for you at our office and we will still do all the legwork to submit claims to insurance on your behalf, but we won’t follow the low fee schedule they set. This is the trend for dental offices that want to provide quality care without treating patients like they are on an assembly line.

 MetLife has forced us to make this change because their reimbursements are so low, not keeping up with the rising costs and inflation. They have not raised their contracted fees in over 10 years. With their extremely low contracted fee schedule, it costs more to see patients for just routine cleanings than what is paid by MetLife! No type of business out there would survive if they had to end up paying for their customers to use them. We have fruitlessly attempted to negotiate with them, but the rates they set are not even high enough to break even when providing the quality care that Dr. Mitchell does.

**Questions you may be asking:**

***Does this mean you won’t take my insurance anymore?*** No, we will still take your PPO insurance and submit claims. In most cases they will still send the insurance payment to us, so you will still pay your estimated portion at the time services are rendered and we will still wait for MetLife to send us their estimated portion. In some rare cases the insurance check may go to you. We try to collect as much information as possible when talking to your insurance about benefits, and will let you know ahead of time if possible.

**Does this mean I will have to pay more for my dental work?** Probably, a little, yes, but quality dental treatment is more expensive to provide. Dr. Mitchell does not encourage his patients to do unnecessary treatment, like a lot of other offices do, to hit their corporate quotas. He is committed to giving honest advice and providing high quality care. Often, the insurance reimbursements are higher when the dentist is “out of network.”

***Do I need to go to another dentist?*** No, in fact we hope you remain at our office and we hope that any added expense to you will be relatively low for the high quality care you will continue to receive. Dr. Mitchell does not operate like other corporate dental offices, who in order to make a profit in the current environment, rush thru appointments, up-sell and encourage unnecessary treatment.

 **Just so you know**, MetLife will tell you that you need to find another dentist. This is not true! They say this because it would save them money. That being said, you should look into your “out of network” benefits. We are sensitive to how this change might come across to each of you and would welcome feedback or questions.

Thank you for understanding and for your continued trust,

Keith Mitchell, DDS