

Patient Costs for a Typical Restorative Procedure Based on a \$200 Fee

Methodology

Assumption 1: Fee is set at 80th percentile of usual and customary rate for a ZIP Code (per Fair Health Consumer 2026).

Assumption 2: Coverage is estimated at 50% coinsurance, e.g., carrier pays 50% and patient pays 50% of cost; no annual deductible is applied.

Uninsured (Self-Pay) Patient



In-Network with Delta Dental of WA

40% of the \$200 fee is removed from the total payment to a practice (practice penalty taken to participate in-network)¹

\$120 Payment to Practice for a \$200 procedure.



\$200-\$120=
\$80 Practice Penalty for Network Participation

In-Network with Other WA PPO Carriers (not DDWA)

30% of the \$200 fee is removed from the total payment to a practice (practice penalty taken to participate in-network)¹

\$140 Payment to Practice for a \$200 procedure.



\$200-\$140=
\$60 Practice Penalty for Network Participation

Out-of-Network with Non-DDWA PPO Carriers in WA²



Out-of-Network with Delta Dental of WA³



Conclusion

DDWA's dominant marketshare forces dental practices to accept a much larger penalty to participate in its network, and patients to pay more when choosing a non-network dentist. Compared to other carriers, DDWA pays less, while dentists and patients pay more.

Sources

- 1 Delta Dental of Washington. (2025). Internal client cost and utilization analysis. Unpublished data. <https://www.deltadentalwa.com/network/cost-savings-case-study> as of 2/6/2026
- 2 Obtained by WSDA through a proprietary third-party research dataset of Washington claims data.
- 3 Obtained by WSDA through explanation of benefits documentation provided to patients by Delta Dental of Washington.