



The Delta Dilemma

by Robert G. Griego, DDS

Second opinions are common in health care; whether a doctor is sorting out a difficult case or a patient is not sure what to do next. In the context of our magazine, the first opinion will always belong to the reader. This feature will allow fellow dental professionals to share their opinions on various topics, providing you with a "Second Opinion." Perhaps some of these observations will change your mind; while others will solidify your position. In the end, our goal is to create discussion and debate to enrich our profession. — Thomas Giacobbi, DDS, FAGD, Editorial Director, *Dentaltown Magazine*

Delta of Washington made the decision to cut reimbursements to member dentists across the board. This has caused an uproar with Washington dentists.

What has happened in Washington is nothing new though. In one form or another across the country and finally even here in Arizona, Delta has compromised the best interests of dentists for years.

My experience with Delta is vast. I served on the Delta board from 2003 through 2010. I was board chair from 2006 to 2010. As a historical review, Delta was started by dentists more than 50 years ago. This first occurred in the states of California, Oregon and Washington. The goal for Delta was to be an option to the new types of dental insurance that were being developed. Delta was to be owned and managed by dentists to insure quality plans for the patients.

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The Arizona State Dental Association (AzDA) incorporated Delta in the mid-70s as the Arizona Dental Insurance Service. Years later because of anti-trust issues, all state dental associations except for Oregon divested themselves from Delta. This was not necessary to do as proven by Oregon who maintained their ownership and have thrived as a subsidiary of the Oregon State Dental Association. Oregon has managed the anti-trust issues very well.

My involvement started in 1990 when Arizona Delta attempted to market PPO-type discounted plans as most other Delta chapters were doing. I led a movement of Arizona dentists to oppose this and we prevailed. This again occurred in 1994-95. This time it was a bitter yearlong battle but again dentists prevailed. The CEO resigned as we

re-established our influence with the insurance company that we started. We honored our mission of promoting only quality insurance products.

This set the stage for our incredible run of glory years for Arizona Delta. We were the envy of many dentists from other Delta chapters in the country. I stand behind this statement because at that time we were a small fledgling company. However by taking the position for quality insurance for the patients we serve and fair reimbursement for our dentists, we were able to develop our niche which was desired by patients. We became the number-one dental insurance company in the state and held that ranking for at least 12 consecutive years.

Sad to say, the board and I fell prey to a takeover. Currently here in Arizona, even under the leadership of dentists, PPO-type plans are being marketed statewide for the first time in our long history of Arizona Delta! It is unbelievable to me that some long time AzDA leaders would permit this. Prior to this sad turn of events, only the premier plans were allowed to be sold under our leadership. History repeats itself and this will eventually cause the premier plans to be greatly compromised here in Arizona. I have attended numerous Delta national meetings on issues such as limitations on non-covered services to marketing steeply discounted PPOs. Usually the dentist's interests are low on Delta's list of priorities.

The common denominator in each state that has slashed payments to dentists are people who sell the notion there are absolutely no other options left. Dentistry, at least here in Arizona, is in a negative freefall. Some factors are an oversupply of dentists and the full impact of two new dental schools here in Phoenix yet to be felt. Corporate dentistry has entered the Phoenix market and around 65 dental centers have opened. I do not know the quality of their services, but I understand fees are discounted which

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will inevitably attract certain patients. Of course, the economy remains a negative factor as well.

Now Delta, the company dentists started, as the last bastion of hope and influence for dentists here in Arizona, is promoting the notion that because the economy is awful we need to bear the sacrifice to keep Delta highly profitable. Why would a board dominated by dentists allow this?

I ask the question: Why is organized dentistry not in this battle? I cannot speak for Washington but here in Arizona, AzDA has remained silent toward Delta's actions. Every AzDA member should be demanding a strong position against Delta on this issue. AzDA appears to be more interested in fostering an environment of

cooperation with Delta. Since when do the best interests of dentists parallel those of insurance companies? As the economy continues to struggle, will similar actions to Washington take place here in Arizona? Will this continue to spread to other states? In many states, the premier plan is already an insignificant part of Delta's business.

Be prepared to hold your state dental associations accountable for fighting for the dentists, of course, within applicable anti-trust laws. The Delta Board of Directors must also be held accountable. Do not fall for decisions that do not protect the best interest of our patients. In my opinion, in these times, quality leaders in the dental profession are hard to find but this wonderful profession of dentistry is worth fighting for, so get involved. ■

Author's Bio

Dr. Robert G. Griego graduated from Creighton University School of Dentistry in 1969. Dr. Griego was honored with Creighton's School of Dentistry National Alumni merit award in 2006. He has held many positions throughout his career, including president of the Arizona Dental Association and president of the Central Arizona Association. He brings 40 years of experience to his private practice in Phoenix, Arizona. Dr. Griego has been chosen AzDA's Dentist of the Year twice and is in AzDA's Hall of Fame. He has served on numerous civic organizations including The West Valley Child Crisis Center serving as Board Chair.

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