

It is not uncommon for dental plans and third party administrators (TPAs) to try to pay dental offices with a credit/debit card instead of a traditional paper check. In fact, this trend seems to be gaining in popularity with TPAs more so than it is with dental insurance companies - creating concern for dental offices.

Credit/Virtual Card Payments: What to Know Before Accepting Payment

There are several companies on the market that provide virtual credit card services and offer a virtual stored-value debit card program designed specifically for claims payments. These cards are typically delivered to the dental office either by fax or secure email. The dental office can process the payment just like it does any other credit card transaction – by entering the card number, security code, expiration date and amount.

Many of these companies tout quicker reimbursement as an advantage to using the credit/virtual card; however, dentists have reported that the card may carry a higher processing fee than a traditional debit or credit card transaction.

What you can do

You can request to opt out of using the card and instead receive a paper check as payment for services rendered. If that is your preferred choice, call the toll-free number provided on the explanation of benefits (EOB) statement or other payment communication which accompanies the credit/virtual card and inform the issuing company that a check is preferred and that you are not interested in utilizing the credit/virtual card for claim payments.

Pro Tip: In most situations, you will need to call the card issuing company and not necessarily the dental plan to get this resolved.

The ADA has received reports from dentists indicating that some of these companies' customer service representatives are reluctant to waive the credit/virtual card as payment; thus, you may have to escalate your request to a supervisor or manager within the company.

ADA Advocacy

The ADA continues to advocate for dentists regarding payment options and the good news is that there are 13 states that have passed legislation to address credit/virtual card payments.

Alabama / Arizona / Connecticut / Georgia / Louisiana / Maryland / Missouri / Nebraska / North Carolina / Oklahoma / Oregon / Texas / Utah

Lastly, it is highly recommended that dentists carefully read the fine print accompanying EOB statements and that the card issuing company is called for additional assistance.

Additional Resources

Additional information on valuable educational ready-to-use resources on innovative dental insurance solutions for dentists can be found at [ADA.org/dentalinsurance](https://www.ada.org/dentalinsurance).