Aetna Dental Fee Schedule

ADA	Aetna Navigator Description	Usual Fee	Discounted Fee	Member Savings
D0120	Periodic Oral Exam	\$70	\$35	\$35
D0150	Comprehensive Oral Exam	\$108	\$50	\$58
D0210	X-Ray, Intraoral - Complete Series Including Bitewing	\$163	\$87	\$76
D0274	X-Ray, Bitewings - Four Films	\$79	\$41	\$38
D0330	X-Ray Panoramic Film	\$139	\$78	\$61
D1110	Cleaning (Prophylaxis) - Adult	\$124	\$67	\$57
D1120	Cleaning (Prophylaxis) - Child	\$91	\$51	\$40
D1351	Sealant Per Tooth	\$72	\$37	\$35
D2330	Filling - 1 Surface Resin (White) Filling, Front (Anterior) Tooth	\$200	\$101	\$99
D2750	Crown - Porcelain Fused to High Noble Metal (i.e. gold)	\$1,278	\$825	\$453
D2752	Restorative Crown - Porcelain Fused to Noble Metal	\$1,236	\$790	\$446
D3310	Root Canal Front Tooth (Anterior) Excluding Final Restoration	\$860	\$531	\$329
D3320	Root Canal Premolar Tooth (Bicuspid), Excluding Final Restoration	\$973	\$632	\$341
D3330	Root Canal Molar, Excluding Final Restoration	\$1,189	\$851	\$338
D4260	Osseous Surgery, Four Or More Contiguous Teeth - Modifies Bony Support of Teeth	\$1,187	\$803	\$384
D4341	Scaling/Root Planing Four or More Contiguous Teeth	\$272	\$162	\$110
D4910	Periodontal Maintenance For Patients Who Have Been Previously Treated For Periodontal Disease.	\$166	\$90	\$76
D5110	Complete Upper Denture (Maxillary)	\$1,528	\$1,003	\$525
D7140	Extraction of Erupted Tooth or Exposed Root - Includes Local Anesthesia and Suturing If Needed	\$219	\$99	\$120
D8080	Comprehensive Orthodontic Treatment Child	\$5,991	\$3,549	\$2,442

Understanding the Aetna Dental Fee Schedule: A Comprehensive Guide

aetna dental fee schedule is an essential component for both policyholders and dental providers when it comes to understanding the costs associated with dental treatments covered under Aetna insurance plans. Whether you're a new enrollee trying to navigate your benefits or a dental professional aiming to understand reimbursement rates, knowing how the fee schedule works can help streamline your expectations and planning. This article provides a detailed overview of the Aetna dental fee schedule, its significance, how it is structured, and tips for maximizing your dental benefits.

What Is the Aetna Dental Fee Schedule?

The Aetna dental fee schedule is a standardized list of the maximum allowable charges that Aetna reimburses for specific dental procedures. It serves as a benchmark to determine how much the insurer will pay for various treatments and services. The fee schedule helps ensure transparency in billing and reimbursement, enabling both providers and policyholders to understand the scope of coverage.

Key Features of the Fee Schedule:

- Standardized Pricing: Establishes fixed maximum fees for dental services.
- Reimbursement Rates: Guides how much Aetna pays for each procedure.
- Provider Agreements: Many dental providers agree to accept the fee schedule rates as

full payment.

- Coverage Clarity: Helps policyholders understand potential out-of-pocket costs.

Why Is the Aetna Dental Fee Schedule Important?

Understanding the fee schedule is vital for several reasons:

- Cost Transparency: Knowing the maximum coverage helps avoid surprises in billing.
- Financial Planning: Helps plan for dental expenses and anticipate potential costs.
- Provider Negotiations: Dental providers can use the fee schedule to determine acceptable reimbursement rates.
- Coverage Optimization: Ensures policyholders utilize benefits effectively, avoiding unnecessary expenses.

Structure of the Aetna Dental Fee Schedule

The fee schedule is typically organized by dental procedure categories, with specific codes assigned to each treatment, following the CDT (Current Dental Terminology) coding system. These codes help standardize billing across providers and insurers.

Common Dental Procedure Categories in the Fee Schedule:

- 1. Preventive Services
- 2. Basic Restorative Services
- 3. Major Restorative Services
- 4. Orthodontics
- 5. Periodontics
- 6. Endodontics
- 7. Prosthodontics
- 8. Oral Surgery

Each category contains a list of procedures with associated maximum allowable fees.

Sample Procedure Codes and Fees

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| Endodontics | D3310 - Root canal therapy, anterior tooth | $400 - $900 | | Prosthodontics | D5110 - Complete denture, maxillary | $1,000 - $2,500 | | Oral Surgery | D7140 - Extraction, erupted tooth or impacted tooth | $150 - $300 |
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Note: Actual fees may vary based on geographic location, provider, and specific plan details.

How Does the Aetna Dental Fee Schedule Affect Policyholders?

Policyholders should understand how the fee schedule impacts their out-of-pocket expenses and coverage limits.

Impacts on Policyholders:

- Coverage Limits: The fee schedule sets the maximum amount Aetna will pay for covered procedures.
- Out-of-Pocket Costs: If the provider's fee exceeds the schedule, the policyholder may be responsible for the difference unless the provider agrees to accept the fee schedule as full payment.
- Choosing Providers: Some providers accept the fee schedule rates, which can reduce costs.
- Pre-authorization: For more extensive procedures, understanding the fee schedule helps in planning and obtaining necessary approvals.

Tips for Policyholders:

- Always verify whether your dental provider accepts the Aetna fee schedule rates.
- Ask for an estimate before treatment to understand potential costs.
- Review your plan's maximum annual benefits to avoid exceeding coverage limits.
- Use in-network providers to benefit from negotiated rates aligned with the fee schedule.

How Does the Fee Schedule Benefit Dental Providers?

Dental providers also benefit from understanding the Aetna dental fee schedule in several ways:

- Standardized Reimbursement Rates: Facilitates consistent billing and reduces disputes.
- Contract Negotiations: Helps providers negotiate fair reimbursement rates with Aetna.
- Patient Transparency: Enables providers to give accurate cost estimates to patients.
- Efficient Billing: Streamlines the claims process, reducing processing time.

For Providers:

- Ensure your billing aligns with the current fee schedule.
- Stay updated on any changes or updates to the fee schedule.
- Communicate with Aetna regarding any discrepancies or concerns about reimbursement rates.

Frequently Asked Questions About the Aetna Dental Fee Schedule

1. Is the Aetna dental fee schedule the same nationwide?

While the fee schedule provides standardized maximum allowable fees, actual reimbursement rates may vary based on geographic location, provider agreements, and specific plan details. Some plans may have regional adjustments.

2. How often is the Aetna dental fee schedule updated?

Aetna periodically reviews and updates its fee schedule to reflect changes in dental practice costs, market rates, and other factors. It's advisable for providers and policyholders to stay informed about the latest updates through Aetna communications.

3. Can providers charge more than the fee schedule amount?

Yes, providers can charge more, but if they do not accept the fee schedule as payment in full, the policyholder may be responsible for the difference (balance billing). Many providers choose to accept the fee schedule rates as full payment.

4. How do I find the specific fee schedule for my plan?

You can access the detailed fee schedule through your Aetna member portal, contact Aetna customer service, or consult your dental provider, who can provide guidance based on your plan.

Maximizing Your Dental Benefits with the Aetna

Fee Schedule

To make the most of your dental coverage:

- Verify Network Status: Use in-network providers that accept the fee schedule rates.
- Pre-Estimate Costs: Request treatment estimates based on the fee schedule.
- Schedule Preventive Care: Regular check-ups and cleanings are often fully covered and can prevent costly procedures.
- Understand Coverage Limits: Be aware of annual maximums and lifetime benefits for certain procedures like orthodontics or prosthetics.
- Maintain Good Oral Hygiene: Preventive care reduces the need for more extensive and expensive treatments.

Conclusion

The **aetna dental fee schedule** is a cornerstone of transparent and predictable dental insurance coverage. By understanding how it functions, how it impacts both policyholders and providers, and how to navigate it effectively, you can make informed decisions about your dental health and expenses. Whether you're receiving treatment or providing it, knowledge of the fee schedule ensures smoother interactions, better financial planning, and optimal utilization of your dental benefits. Always stay updated with the latest fee schedule information through Aetna resources to maximize your coverage and maintain good oral health.

Frequently Asked Questions

What is the Aetna Dental Fee Schedule and how does it affect my dental coverage?

The Aetna Dental Fee Schedule outlines the standard fees for various dental procedures covered under Aetna plans. It helps determine the reimbursable amount for dental services, ensuring members understand the coverage limits and out-of-pocket costs.

How can I access the Aetna Dental Fee Schedule for my plan?

You can access the Aetna Dental Fee Schedule through your member portal on the Aetna website or by contacting your dental provider or Aetna customer service for specific fee details related to your plan.

Are Aetna Dental Fee Schedules the same across all plans?

No, Aetna Dental Fee Schedules may vary depending on the specific plan and geographic

location. It's important to review the fee schedule associated with your particular plan to understand coverage and costs.

Does the Aetna Dental Fee Schedule impact my out-ofpocket expenses?

Yes, the fee schedule determines the maximum reimbursable amounts for covered services, which can influence your out-of-pocket costs if the provider charges above the scheduled fee or if your plan has deductible or coinsurance requirements.

Can I negotiate dental fees if my provider charges more than the Aetna Dental Fee Schedule?

While providers typically adhere to the fee schedule for insured patients, you can discuss billing options or payment plans directly with your provider. Negotiating fees is generally at the provider's discretion, but knowing the fee schedule helps you understand the standard costs.

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