



March 15, 2016

Dear Dentist,

As you know, the State of Illinois is at a budget impasse. Delta Dental of Illinois fully understands the burden placed on dentists and on employees of the State by the long standing delay and more recent hold in claims payment. We sympathize with your plight and have been diligently working with the State to help alleviate the burden, particularly for our network dentists who are not able to collect upfront from members.

We value our network dentists and know the difference you make in improving oral health for all those you serve. The State's payment delay is not a new issue; claims have been paid on a delayed basis for some time, including under the prior carrier as well. When we were awarded the State's dental contract, we immediately worked to help ease the administrative and financial burden for our network dentists by reducing the then-average 10-month delay for payment to an average of 100 days. Although we cannot resolve the budget impasse or the claims payment hold, Delta Dental of Illinois is committed to keeping our valued network dentists informed during this challenging time. To that end, we have a positive development to share.

There is a program, offered through Healthcare Finance, LLC, that provides financial assistance to dentists who choose to participate by offering them the opportunity to sell their unpaid State of Illinois receivables in exchange for a current payment of those receivables. However, dentists who participate must also assign to Healthcare Finance the late payment interest they would otherwise have received from the State in connection with those receivables.

This program will be available to Delta Dental network dentists only and Healthcare Finance will be contacting you directly in the next few days to discuss details of their offer. In the meantime, if you would like to learn more about this program, please contact Healthcare Finance at 800-969-4085 or visit www.healthcare-finance.com.

Please note that Delta Dental of Illinois does not have any ownership interest in Healthcare Finance, and we are not receiving any compensation from them in connection with this program. Rather, we are sharing this information as one alternative to help ease the financial burden for our network dentists affected by the State of Illinois payment delay. Delta Dental of Illinois is not making any representations or warranties concerning Healthcare Finance or its operations, nor can we make any recommendation as to whether a dentist should participate in this program. We have not performed an independent investigation of Healthcare Finance.

If you choose to work with Healthcare Finance, the agreement will be between you and Healthcare Finance. Healthcare Finance has indicated they will pay each dentist participating in their program 100 percent of that dentist's State of Illinois claim amounts in exchange for an assignment of the dentist's full rights in the unpaid receivables (including all rights to the unpaid late payment interest). You can decide how much of your State of Illinois receivables you would like to sell, although we understand that Healthcare Finance will require Delta Dental of Illinois to verify the amounts of all receivables designated for this program. Please note that Explanation of Payments (EOPs) will not be issued with Healthcare Finance payments. The EOPs will be issued to your office from Delta Dental of Illinois once the State of Illinois resumes releasing payments and the claim is considered "paid."

The budget impasse is not within our control and we fully understand the burden the delay and hold in claims payment causes you. We believe this program can be of assistance. We continue to work with the State on innovative solutions that can help ease the burden this budget impasse has caused and will update you as appropriate.