



Letter to Our Patients Regarding Insurance Changes

To our valued patients,

Our team at Mark S. Murphy, DDS is grateful to have you as part of our dental family. Over the last year, we have tried to speak in person with as many patients as possible about insurance changes coming to our practice in 2026. We apologize if this letter is the first time you are hearing of these changes, but hope that you reach out to our office at (510) 886-5112 with any questions that you may have.

As of May 20, 2026, we will no longer be in-network providers with Delta Dental. This was a very challenging decision for our practice since we have been a preferred Delta Dental provider for 45 years and know this will directly affect many patients of our practice. Unfortunately, it has become increasingly difficult in recent years to practice as in-network providers and still offer the high quality of care that we value and promise to our patients. We are committed to using the latest in dental technology and are proud to offer implants, same-day crowns, CBCT comprehensive examinations, and hour-long cleaning appointments. We are unwilling to compromise our standard of excellence by cutting corners to conform to the restrictions that dental insurance plans place on their in-network providers. Rather than lower our standards, we have chosen to transition out of network with Delta Dental.

What this means for you:

1. **You can still be a patient of our practice and use your benefits, and we hope you do!**
2. We will continue to submit your dental insurance claims on your behalf after appointments, just now as an out-of-network provider.
3. **Delta Dental will reimburse their covered portion directly to you within the month.**
4. Since reimbursement will be going directly to you, **you will be responsible for payment in full for procedures at the time of your visit.**

We hope that the care that you have received from us and the partnership that we have built over the years will encourage you to stay with our practice. It is our sincere hope that we have the honor of continuing to care for you for years to come.

If you have any questions, please do not hesitate to reach out to our practice.

Sincerely,

Mark and Mackenzie Murphy

Frequently Asked Questions

Are you not accepting my insurance anymore?

We still accept Delta Dental Premier/PPO plans and are able to see you! You may receive a letter from Delta Dental encouraging you to see an in-network provider instead of us. Please know that you can still be a patient of our practice and use your insurance benefits. We will continue to send dental insurance claims to Delta on your behalf for any appointments that you have with us. However, since we will be out-of-network providers, Delta will now send their payment directly to you. Therefore, we ask that you pay your balance in full at the time of your visit.

How will this affect my out-of-pocket costs?

It's difficult to say how this change will affect you personally as there are thousands of Delta Dental policies, and each plan offers different benefits and limitations that you or your employer negotiated. Most patients will see some increase in their total out-of-pocket expenses, but we can always send a request for a pre-treatment estimate to your dental plan so you understand costs ahead of appointments. We also offer CareCredit as a payment plan option to help with paying in full at the time of service.

What insurances do you recommend instead?

We will be out of network in 2026 for all dental insurances and are not contracted with any DMO/HMO plans. However, we find Premier/PPO plans with Guardian, Aetna, Metlife, and Principal are easy to work with and have better benefits for patients. Almost all insurances, except Delta Dental, will reimburse out-of-network providers directly, meaning that patients do not have to pay in full at the time of their visit. If you receive subsidized benefits from your employer, you should speak to your HR representative regarding your insurance options. For some patients who need minimal dental treatment besides exams and cleanings, it may actually be more cost effective to pay as needed, rather than for a monthly dental insurance premium.

Why are so many dentists choosing to go out of network with Delta Dental?

Our commitment to doing the best for our patients means that we use high quality dental materials, up-to-date technologies, and excellent dental labs. We also want to retain a caring, skilled, and hardworking staff with fair wages and benefits. Insurance companies have been lowering reimbursement rates and restricting coverage in a time of inflation and rising labor and material costs. Like many other dental practices, we have reached a point where we cannot justify staying in network with Delta Dental while still offering the same high-quality dentistry. Your health and wellbeing come first, and decisions about your health should be between you and your healthcare provider, not a third party insurance company. Nevertheless, we will always do our best to work within and maximize your dental benefits.