

DIY Dental Insurance Credentialing Guide

Overview

Credentialing is the process of enrolling a dentist and/or practice with insurance carriers to become an in-network provider. While each insurance company has its own requirements, most follow a similar process involving application submission, credential verification, contracting, and activation.

This guide is intended to help practice owners understand the credentialing process and prepare the necessary documentation before contacting insurance carriers.

Before You Begin

Most insurance companies will require:

- National Provider Identifier (NPI)
- State Dental License
- DEA Registration (if applicable)
- W-9
- Malpractice Insurance
- Practice Address and Contact Information
- CAQH Profile (if applicable)
- Employment History
- Bank Information for EFT Enrollment

Having these items prepared in advance can significantly reduce processing delays.

Understanding Credentialing vs. Contracting

Credentialing

The process of verifying a provider's qualifications, licensure, education, and professional history.

Contracting

The process of establishing participation with an insurance network and accepting the carrier's reimbursement schedule and policies.

Both steps are typically required before a provider becomes active in a network.

Fee Schedule Considerations

Many practice owners want to negotiate fees during credentialing. While negotiations may be possible with some carriers, they can also extend processing times.

General recommendations:

- Practice acquisitions: Focus on completing credentialing first and evaluate fee schedules after operational transition.
- Start-up practices: Consider fee negotiations if timing allows and network participation is not immediately required.

Practices should periodically review:

- Insurance write-offs
- Network profitability
- Fee schedule positioning
- Patient utilization patterns

Typical Credentialing Timeline

Stage	Estimated Time
Application Submission	1-2 weeks
Credential Verification	30-90 days
Contract Review	1-4 weeks
Network Activation	2-6 weeks

Actual timelines vary by carrier.

Common Credentialing Steps

1. Contact the insurance carrier.
2. Request participation information.
3. Complete credentialing application.
4. Submit required documentation.
5. Complete CAQH profile (if required).
6. Review and sign participation agreement.
7. Complete credential verification process.
8. Receive network approval and effective date.
9. Enroll in EFT and provider portals.
10. Verify participation before treating patients as in-network.

Frequently Asked Questions

What if my practice phone number is not established yet?

Most carriers will allow temporary contact information that can be updated later.

What if my DEA registration is pending?

Many carriers allow providers to indicate that an application is in progress and may request additional documentation before activation.

What happens if credentialing is not completed before ownership transfer or employment start date?

Contact your consultant on how to navigate from a scheduling and billing standpoint.

Does every dentist in the practice need to be credentialed?

Dentists need to be credentialed if they want to see patients in network. It is not advised, nor legal to bill under an alternative provider name or NPI.

Do I need both an individual and organizational NPI?

Requirements vary depending on practice structure and carrier participation requirements.

Can I choose which plans to join?

Generally, yes. However, some agreements, state regulations, or network requirements may impact participation options.

Do I need to sign paperwork to remain out-of-network?

Typically, out-of-net network profiles are needed to process claims. Requirements vary by carrier. Some require formal opt-out documentation while others do not.

Additional Support

Credentialing requirements, timelines, and participation rules vary significantly by carrier, state, and practice structure.

For personalized guidance, credentialing strategy, network analysis, or transition support, contact:

Dental Consulting Company

Email: hello@dentalconsultingco.com