

MEMORANDUM

TO: Component Executive Directors
Council on Dental Benefit Programs

FROM: Judith L. Shub, Ph.D., Assistant Executive Director

DATE: February 27, 2017

SUBJECT: MetLife Letters Regarding Change to Electronic Funds Transfer

For several months, MetLife has been sending letters to dentists announcing that it is changing its provider payment policy. According to these letters, electronic funds transfer (EFT) will be the ONLY method for provider reimbursement. The letters state that enrollment in this program is REQUIRED.

Please make members aware that enrollment in EFT is NOT required. If they do not choose to accept payment of patients' benefits electronically, MetLife cannot compel them to do so.

Dentists that do not enroll in the EFT program will continue to receive paper checks and paper EOBs. To "opt out" of the program, dentists simply should not enroll. If they choose, they can call MetLife at 877-638-3379 to "opt out". We recommend that callers request an email confirmation. Regardless, MetLife remains subject to New York State's "prompt payment" laws and cannot circumvent compliance by failing to issue a paper check to a dentist who has not enrolled in EFT.