FDI POLICY STATEMENT (revision) (draft)

Dental Practice and Third Parties

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March 2008 in Ferney-Voltaire, France
Original version ‘Relationship Between the Dental Profession and Third Party
Carriers' adopted by the FDI General Assembly:
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CONTEXT

The aim of this Policy Statement is to review the current status and define the role of
the Third Party and the principles through which it can contribute to the best possible
oral healthcare and healthcare outcome for the patient without compromising the
dentist’s ethical obligations and freedom of practice.

DEFINITION

Third Party: Any organization, public or private (governments, insurance companies,
employers, etc.), that pays for healthcare expenses, on behalf of beneficiaries, such as
employers, commercial insurance companies and public health funding mechanisms.
These payments, called third-party payments, are distinguished by the separation
between the individual receiving the service (the first party), the dentist providing the
service (the second party), and the organization paying for it (the third party) 1.

The conditions, rules and regulations governing the existence or non-existence of TPPs,
as well as the way they operate, vary from country to country. It is important for TPPs to
be involved in healthcare funding in developed as well as in developing countries, where
they can provide a solid foundation for a more affordable, safe and quality-oriented
healthcare system without interfering with the dentist’s professional treatment decisions.

PRINCIPLES

• TPPs are a significant source of full or partial payment for dental treatments
  rendered.
• Their financial involvement should result in appropriate oral healthcare for the patient
  and evidence-based treatment decisions by the dentist, leading to a positive impact
  on dentist-patient relationship.
• Patients should receive necessary treatments, for which the TPP is paying fairly, to
  minimize or eliminate their out of pocket expenses. However, the patient remains
  responsible for the payment if TPP fails to pay.
• Dentists contracted to a TPP as “panel dentist” or a “non-panel” dentist should
  receive fair payment.
• It is highly desirable for the TPPs to communicate and collaborate with interested agencies for sharing information that would benefit public health and healthcare outcomes.

POLICY

• The TPP, public or private, should compensate fairly for treatment provided by the dentist, in the best interest of the patient.
• The contracts with the TPPs should be reviewable and adjustable annually.
• TPP’s involvement in funding should respect the treatment decisions taken by both by the dentist and the patient, facilitate the dentist-patient relationship and help the patient to receive the best possible care.

DISCLAIMER

The information in this Policy Statement was based on the best scientific evidence available at the time. It may be interpreted to reflect prevailing cultural sensitivities and socio-economic constraints.

KEYWORDS

Healthcare funding, Dental practice, Third parties, Dental benefits, Compensation

REFERENCES