

Cigna Dental

Dispute Resolution Process for Dentists

If you have a dispute with Cigna Dental Health of California, Inc. ("Cigna Dental") concerning the performance of your Cigna Dental contract, you may access the Cigna Dental Dispute Resolution Mechanism. The key steps for the submission and resolution of disputes are described below.

Step One – Dispute Submission

Disputes, including those relating to payment of claims or compensation, must be received by Cigna Dental within 365 days of the initial denial as stated on the Explanation of Benefits. This time period is subject to any different time period required under applicable law. Disputes must be written and submitted to the following address: Cigna Dental Health, Inc., PO Box 188047, Chattanooga, TN 37422-8047.

Step Two – Complete Dispute

Only complete disputes will be processed. A complete dispute must include:

1. Dentist's name (i.e., provider of service)
2. Dentist's Tax Identification Number
3. Name, address, and phone number of the contact person at the Dentist's location
4. Your patient's name, Cigna Dental plan participant identification number, and date of service
5. A hard copy of the disputed claim (if not previously submitted)
6. Clear and concise explanation of the issue and/or reason for the dispute (e.g., underpayment, no authorization, benefit issue, contract issue, patient eligibility issue, etc.)
7. Appropriate supporting documentation including, but not limited to, the original claim (if not previously submitted) and Explanation of Benefits, if applicable. Disputes with a clinical component must include a narrative and dental records. Incomplete disputes will be returned to the Dentist. Returned disputes may be resubmitted with the missing information within thirty (30) business days from the date the returned dispute is received by the Dentist. If the Dentist is disputing 100 or more claims in a single submission, an electronic Excel spreadsheet, which individually numbers each claim, along with hard copies of the claims (if not previously submitted) and the appropriate supporting documentation (numbered accordingly) are required.

Step Three – Communication

Cigna Dental will send a letter acknowledging the dispute within 15 business days of receipt of the Dentist's dispute. Furthermore, the Dentist will receive a determination letter that will indicate dispute resolution, explanation for resolution, and amount of additional payment, if applicable. Cigna Dental will send this determination letter within 45 business days of its receipt of the dispute. In the event the Dentist is dissatisfied with the resolution of the dispute through the dispute resolution process, and the parties cannot otherwise reach agreement on the dispute, the Dentist may request arbitration of the dispute.



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