

# The Future of Healthcare?

by Mark Koebrich – KUSA (9News) Denver

*It may be the future of health care. Doctors who form their own networks and by-pass the paperwork and fee negotiations with the big Insurance Companies. The biggest payoff seems to be substantial cost savings for consumers.*

*One example is Boulder's Dr. John Walker. He's moving his practice and his patients away from the traditional health care system. "A lot of times (they) feel like it's dental insurance, and actually it's not," says Walker.*

*A consumer's first clue is the fees. They're far below what they would pay in a typical dental plan. For example, only \$16 for teeth cleaning as compared to the average \$80. A crown runs \$425, less than half the usual \$885. Even bleaching is discounted at only \$150 per patient or half the cost of the industry average. How does Walker achieve that kind of savings for his patient base?*

*"The way we can do that is we don't have to file insurance forms," says Walker. "They pay us directly and we can pass the savings on to them." Walker says he's eliminated the nightmare of office work and paper trials and has become a low cost, cash only business. "We have no insurance to file, we make one phone call to verify their enrollment and then we never have to file forms, we don't have to wait for payments."*

*His patients are all part of DDP which stands for **Direct Dental Plan's of America**. DDP is the brain child of Kevin Adams. Adams offers patients "low cost" which gives dentists with large offices high volume. It's a win-win for all parties.*

*"Nowadays you walk into a dentist office and there's three or four chairs there," says Adams. "They've got a dental hygienist and the X-ray technicians and they're able to treat a lot more people we've found."*

*A business model that is a marriage of efficiency, and so far, it's generating big savings. There are other companies like them and all of them are experiencing significant growth. DDP also offers vision, prescription, chiropractic and massage plans, all at discounts.*

*Plan participants do pay a monthly fee, but that fee is also below most traditional plans. For example, a single wage earner would pay a fee of \$9.80 a month. A couple would pay \$16.20 a month, and a family of four would pay \$29.75 a month.*



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