

Know which insurers owe you, deny you and underpay you

Every insurer on one page, from your own files: who owes the most, who denies most, who pays slowest, who pays less than others for the same procedure, and what to ask for.

What stands out

The biggest problems first, with dollars: money over 90 days, slowest payer, most denials, card fees.

A report card

Denial rate, days to pay, below-contract payments and card payments for each insurer, with how many claims each number rests on.

Ask for a raise

Insurers paying you less than your best payer for the same work, with a fee-increase letter ready to draft.

Before you start: create your free account at app.owedex.com (Guide 0, about 2 minutes). You land in Owedex's demo office, **Bluebonnet Family Dental (made up)**. Every patient, claim and dollar in it is made up, so you can try everything without your own data.

The pictures were taken on Wednesday, October 7, 2026. The demo's dates move with today's date, so your dollar amounts and dates will be different. The steps and screens are the same.

In this guide

- 1 . Open Insurers
- 2 . Read “What stands out”
- 3 . Check the report card
- 4 . Ask for a raise
- 5 . Compare what each insurer pays
- 6 . See how old the money is

Step by step

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Open Insurers

Click **Insurers** in the left menu. The table shows each insurer's claims, denial rate, what's owed, what is likely recoverable, and its most common denial reason.

Your office is waiting for approval. We review every new office by hand, usually within one business day, and email maria.manager@example.com when it's ready. Until then: the demo offices and the free check on your own report. [Check again](#)

Demo · made-up data · made-up offices and patients · runs only in your browser · [Run the free check on your own report](#)

Owedex

OFFICE

Bluebonnet Family Dent

Today

Work queue

Before you send

Insurers4

Results

Money to the bank

Estimates

Add files

Activity log

Settings

Demo data loaded

Alex (billing company)

Every view logged on this computer

LockSign out

Insurers

Who owes you on open claims, how often they deny (across every claim in your files), and the reason they use most.

Insurer	Claims	Denial rate	Owed	Likely recoverable	Top denial reason
Delta Dental of Texas	529	17%	\$48,051	\$24,115	Coverage ended before the service da
Cigna Dental	199	16%	\$20,304	\$8,677	Attachment required (x-ray, narrative, p
BCBS of Texas Dental	256	13%	\$19,854	\$7,390	Coverage ended before the service da
MetLife Dental	192	13%	\$16,796	\$7,052	Attachment required (x-ray, narrative, p
Aetna Dental	177	14%	\$14,621	\$6,262	Attachment required (x-ray, narrative, p
DentaQuest (Texas Medicaid)	117	14%	\$11,066	\$2,705	Coverage ended before the service da
United Concordia	110	14%	\$9,984	\$4,383	Missing or incorrect information
Guardian Dental	139	11%	\$8,171	\$4,053	Other insurance should pay first
MCNA Dental (Texas Medicaid)	60	18%	\$5,353	\$555	Missing or Incorrect Information

What stands out

MOST MONEY OVER 90 DAYS

Delta Dental of Texas

\$27,675.66 on 117 claims older

SLOWEST TO PAY

DentaQuest (Texas Medicaid)

DENIES MOST ON THE FIRST TRY

DentaQuest (Texas

DENIES CROWN CLAIMS MOST

Cigna Dental

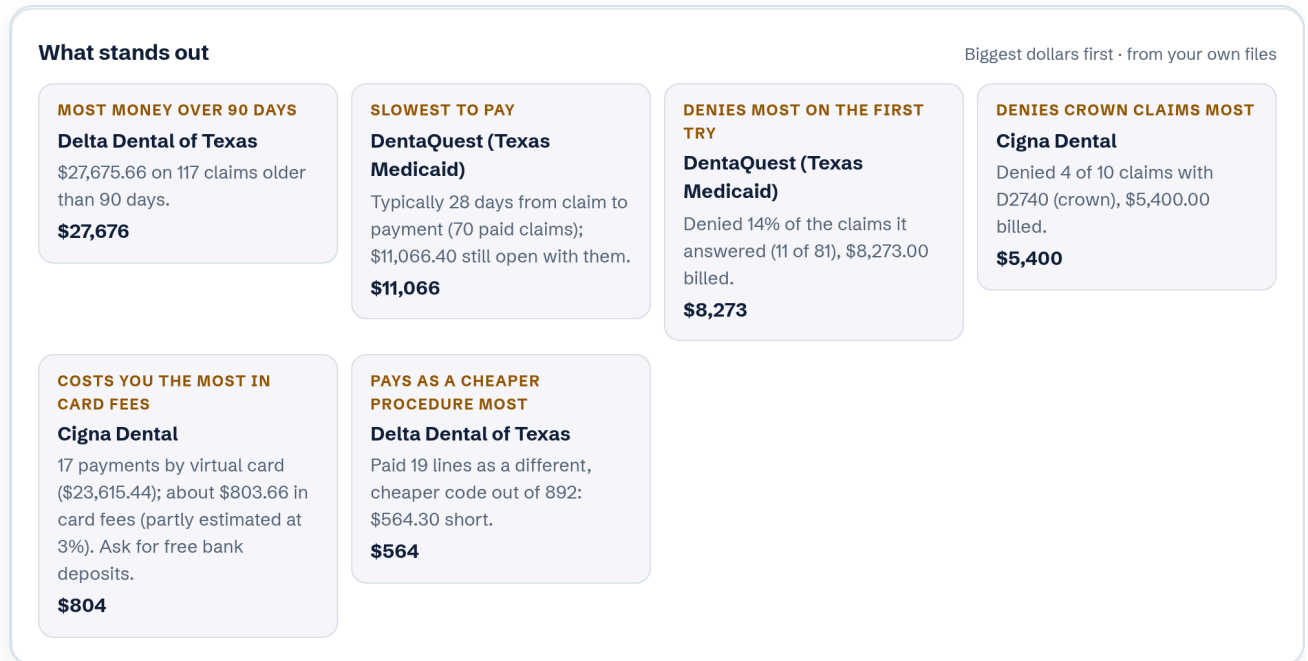
Denied 4 of 10 claims with

Owedex · Insurers · made-up demo data · app.owedex.com

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Read “What stands out”

The biggest problems with your insurers, biggest dollars first, each with the numbers behind it.



In the picture: Delta Dental of Texas has \$27,676 on claims older than 90 days. DentaQuest (Texas Medicaid) takes about 28 days to pay.

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Check the report card

For each insurer: how often it denies on the first try, how long it takes to pay, how often it pays below your contract, and how much it pays by card. “n=” is how many claims a number is based on.

Insurer report card						
n = how many claims, lines or payments each number is based on · — = not enough data yet						
Insurer	Claims	Denied first try	Days to pay	Below contract	Paid by card	Took
Delta Dental of Texas	529 \$68,207 paid	11% n=391	19 n=347 9 in 10 by 25	1% n=892 \$77 short · 19 paid as cheaper code	0% n=18	
Cigna Dental	199 \$23,615 paid	7% n=138	22 n=128 9 in 10 by 28	3% n=317 \$419 short	100% n=17 \$804 fees (est.)	
BCBS of Texas Dental	256 \$32,514 paid	8% n=185	23 n=171 9 in 10 by 30	2% n=413 \$66 short	0% n=17	
MetLife Dental	192 \$22,137 paid	10% n=134	23 n=121 9 in 10 by 29	0% n=309 \$58 short · 11 paid as cheaper code	0% n=17	
Aetna Dental	177 \$25,891 paid	11% n=132	25 n=118 9 in 10 by 31	1% n=301 \$31 short	0% n=17	
DentaQuest (Texas Medicaid)	117 \$13,553 paid	14% n=81	28 n=70 9 in 10 by 34	— n=0	0% n=16	
United Concordia	110 \$11,512 paid	12% n=74	27 n=65 9 in 10 by 32	1% n=172 \$95 short	100% n=18 \$390 fees (est.)	
Guardian Dental	139 \$18,662 paid	7% n=106	21 n=99 9 in 10 by 25	0% n=250 \$0 short	0% n=17	
MCNA Dental (Texas Medicaid)	60 \$8,660 paid	9% n=44	27 n=40 9 in 10 by 31	— n=0	0% n=17	

► How these numbers are worked out

Click **How these numbers are worked out** for the exact method.

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Ask for a raise

Ask for a raise lists insurers that pay you less than your best-paying insurer for the same procedures. Click **Draft the fee-increase letter** to get a letter to send to that insurer's network contracting team.

Ask for a raise			Insurers paying you less than your best-paying insurer for the same work		
Delta Dental of Texas 16% lower on 5 procedures · \$15,808 more on the procedures in your files Draft the fee-increase letter	BCBS of Texas Dental 10% lower on 28 procedures · \$14,658 more on the procedures in your files Draft the fee-increase letter	Cigna Dental 9% lower on 28 procedures · \$14,081 more on the procedures in your files Draft the fee-increase letter	Aetna Dental 7% lower on 28 procedures · \$9,631 more on the procedures in your files Draft the fee-increase letter	DentaQuest (Texas Medicaid) 26% lower on 20 procedures · \$8,569 more on the procedures in your files Draft the fee-increase letter	United Concordia 12% lower on 28 procedures · \$6,912 more on the procedures in your files Draft the fee-increase letter

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Compare what each insurer pays

For each procedure, the insurer that pays most, the one that pays least, and the gap on each one.

What each insurer pays			
Same procedure, different insurers · biggest gaps first			
Procedure	Pays most	Pays least	Gap each
D2750 Crown (porcelain fused to metal)	\$1,250 DentaQuest (Texas Medicaid)	\$563 MCNA Dental (Texas Medicaid)	\$688 ×6
D3330 Root canal, molar	\$1,295 MCNA Dental (Texas Medicaid)	\$583 DentaQuest (Texas Medicaid)	\$712 ×
D2740 Crown (porcelain/ceramic)	\$905 MCNA Dental (Texas Medicaid)	\$731 DentaQuest (Texas Medicaid)	\$173 ×
D1110 Adult cleaning	\$84 Delta Dental of Texas	\$77 United Concordia	\$8 ×8
D0120 Periodic exam	\$45 Delta Dental of Texas	\$31 MCNA Dental (Texas Medicaid)	\$14 ×8
D1120 Child cleaning	\$61 Delta Dental of Texas	\$41 MCNA Dental (Texas Medicaid)	\$19 ×
D0274 Bitewings (4)	\$58 Delta Dental of Texas	\$40 MCNA Dental (Texas Medicaid)	\$18 ×
D2150 Amalgam filling (2 surfaces)	\$156 MCNA Dental (Texas Medicaid)	\$97 DentaQuest (Texas Medicaid)	\$59
D2392 Composite filling, back tooth (2 surfaces)	\$175 Delta Dental of Texas	\$119 MCNA Dental (Texas Medicaid)	\$56
D2950 Core buildup	\$218 DentaQuest (Texas Medicaid)	\$146 MCNA Dental (Texas Medicaid)	\$72
D2393	\$208 Delta Dental of Texas	\$142 MCNA Dental (Texas Medicaid)	\$66
D1206 Fluoride varnish	\$32 Delta Dental of Texas	\$22 MCNA Dental (Texas Medicaid)	\$10
D0150 Comprehensive exam	\$76 Delta Dental of Texas	\$51 MCNA Dental (Texas Medicaid)	\$25
D0210 Full-mouth x-rays	\$112 Delta Dental of Texas	\$77 MCNA Dental (Texas Medicaid)	\$36

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See how old the money is

Money owed by age. A healthy office keeps less than 20% of what it's owed over 60 days old.

