

Payment FAQ's For Marketplace Members

Q: How do I make my payments?

A: After you sign up for dental coverage an invoice will be emailed or mailed to you. Payments can be made over the phone, online at pay.dencapsecure.com, or by mailing the payment to DENCAP. We accept check, money order, credit card, bank draft, and automatic monthly payments using your bank account or credit card.

Q: Why haven't I received an invoice?

A: Enrollments submitted through the Marketplace may take up to 2-7 business days to reach DENCAP. You can expect your invoice to be emailed or mailed soon. Please ensure information submitted to the Marketplace is correct. A bad address will keep your invoice from reaching you.

Q: Why is my bill more than one month?

A: This depends on your requested effective date. You will be invoiced for each month since that date.

Q: Do I have to call in my payment every month?

A: No. You may set up automatic monthly payments for your dental insurance using a credit card or bank account.

Q: Are there fees for paying late?

A: While there are no fees when paying late, please keep in mind that doing so may result in cancellation of your coverage. All payments are due by the 20th of the month, or the date chosen when you set up automatic payments.

Q: How do I make changes to my coverage?

A: All coverage changes must be done through the Marketplace. The changes will be sent to DENCAP within 2-7 business days.

Q: I missed a payment and my coverage is cancelled, what can I do?

A: You can enroll with DENCAP directly and pay for any missed months. You will not have a gap in coverage or have to restart any waiting period. A reinstate fee will apply.

Q: My coverage was canceled through the Marketplace, what now?

A: Account changes made through the Marketplace may cause changes in your coverage with DENCAP. Check with the Marketplace to be sure. You can also enroll directly with DENCAP. To avoid a gap in coverage or restarting any waiting periods, you may pay for the months between when your coverage ended and now. There will be no penalty to re-enroll.

No matter what, DENCAP can help! Contact us: (888) 98-TEETH