

Payment FAQs

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 **online** (dencap.softtheon.com/account/payments/locate-account), **by phone** (866-228-5116), or **by mail:**

DENCAP Dental Plans, Inc
PO Box 411916
Boston, MA 02241-1916

Q: Why haven't I received an invoice?

A: Enrollments submitted through the Marketplace may take 2 to 7 days to be processed by DENCAP. Your invoice will be emailed or mailed to you soon after that. Please double-check that the information you submitted to the Marketplace is accurate, especially your address. If the address is incorrect, it may delay or prevent your invoice from reaching you.

Q: Why is my bill more than one month?

A: Your bill covers all months since your requested effective date. If your coverage started partway through a month, the bill will include charges for that month and the following months.

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 last business day 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: (313) 972-1400

