# **NCISO**

#### 🛆 DELTA DENTAL

#### Spring 2016

News for the Dentist and Staff

INSIDE

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# Affordable Care Act Update

At the national level, repeal of the Affordable Care Act (ACA) remains a campaign promise of Republican candidates. However, some in Congress are working to fix certain elements of the ACA. Specifically, Representatives Morgan Griffith (R-VA) and Diana DeGette (D-CO) have introduced H.R. 3463, the Aligning Children's Dental Coverage Act, which would make the markets for pediatric dental coverage consistent both on and off federally facilitated exchanges. To be sold on federally facilitated exchanges, qualified health plans must offer certain essential health benefits, including pediatric dental coverage. Under current rules, health insurers on federally facilitated exchanges can rely on the existence of stand-alone dental plans to satisfy the pediatric dental requirement. It is not clear whether health plans can do so off the exchanges, or whether such plans must embed pediatric dental coverage. The Aligning Children's Dental Coverage Act would apply the onexchange standard to off-exchange plans, creating a rule of uniform applicability.

Also at the national level. United Healthcare, America's largest health insurer, announced in April that it would be withdrawing from most of the 34 states in which it offers plans on ACA exchanges. United Health claims that the market size is small and that the population in the exchanges is less healthy, and therefore more expensive to insure than anticipated. Similarly, Blue Cross Blue Shield Association reported that new insureds who enrolled through exchanges cost more to cover than people with employer based coverage. Nevertheless, Blue Cross Blue Shield Association has not announced any plans to withdraw from ACA exchanges.

Nationally, more than half of nonprofit health insurance co-ops formed through the ACA have withdrawn from exchanges. However, Maine's co-op, Community Health Options, which also operates in New Hampshire, remains operational. Community Health Options has proved popular, gaining about 80% of enrollments on Maine's exchange. That popularity came at a cost, with Community Health Options seeing higher than anticipated claims and significant losses in 2015. As a result, enrollment in Community Health Options is currently frozen and higher premiums are anticipated for 2017.

Maine remains the only state in the northeast that has not expanded Medicaid. Governor LePage continues to oppose expansion. Maine has the highest uninsured rate in the northeast.

New Hampshire has seen the number of insurers offering plans on its federally facilitated exchange rise from just one to five. Further, all of the state's 26 hospitals are contracted with at least two of the five carriers.

Vermont's state-run exchange, Vermont Health Connect, continues to face technological and operational problems. Up to this point, Vermont Health Connect has operated without administrative rules, instead contracting with the insurers, including Northeast Delta Dental, offering plans through the state exchange. However, Vermont Health Connect recently issued draft administrative rules for public comment.



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## Please Welcome Our New Oral Health and Wellness Solutions Specialists!

Northeast Delta Dental is pleased to announce the addition to our team of two Oral Health and Wellness Solutions Specialists, Karen O'Connor and Christa Wozmak! Both ladies bring a wealth of enthusiasm, education and experience in oral health. They are responsible for carrying forward the Health *through* Oral Wellness® (HOW®) program that is powered by PreViser™, the risk assessment tool, provided to you free of charge. Patients whose employers have adopted the HOW® program and who are at risk for oral disease as evidenced by a PreViser™ risk score of 3, 4, or 5, are eligible for enhanced benefits.

As you may know, the HOW<sup>®</sup> program was developed by and implemented under the direction of Dr. Shannon Mills and promoted by Heather Brown, RDH, MPH. Their roles at Northeast Delta Dental are now focused on our new PreViser<sup>™</sup> Risk Assessment Tool. They are working hard to have it recognized as the preeminent risk assessment tool in the field today and to have its usage become the accepted standard





in dentistry, dental and hygiene schools, and dental insurance across the country—not only Maine, New Hampshire, and Vermont. Karen and Christa have ably taken over the role of promoting PreViser<sup>™</sup> and the HOW<sup>®</sup> program at the local level. They are eager to meet with you and show you "HOW" you can assist your patients and enhance your practice! If you are currently not using the PreViser<sup>™</sup> Risk Assessment tool and would like to arrange a demonstration in your office, including how it can be integrated into your office practice, please call them at **(603) 223-1339**. They can also help with *clinical questions* that may arise when completing the risk assessment online document (OHIS).

For questions or issues when using the PreViser<sup>™</sup> tool, most likely related to dentist and patient registration, the support line is **(603) 223-1004**. For questions regarding the HOW<sup>®</sup> benefits, please call our Customer Service line at **(800) 832-5700**.

#### Karen O'Connor, RDH

Karen graduated from Massachusetts College of Pharmacy and Health Sciences (MCPHS), Forsyth Dental Hygiene program in 2004 and returned to complete her Bachelor degree in dental hygiene in 2007 from the same institution. She is currently a Masters degree candidate with MCPHS University, Boston, MA and hopes to complete coursework by the Spring of 2017.

Karen has worked as a registered dental hygienist for the last 12 years, treating ages 1-101, including the Medicaid population. She also taught at MCPHS University, Forsyth Dental Hygiene program Worcester, teaching dental materials, local anesthesia lab and all aspects of clinic for the past three years.

Karen is excited to be part of the Northeast Delta Dental team and thrilled to be a part of the growth of the HOW® program and PreViser<sup>™</sup>. Having taught with PreViser<sup>™</sup> at MCPHS University as part of the dental hygiene process of care, she hopes to see it adopted not only in the northeast, but also nationally, internationally, and by other carriers.

#### Christa Wozmak, RDH

Christa has been practicing dental hygiene for the last seven years in the Boston area. She graduated from Mount Ida College in Newton, MA with her dental hygiene degree in 2009. After working for a year, she returned part time to complete her Bachelor's Degree in Dental Hygiene and graduated in May 2015.

After successfully incorporating a caries risk assessment into her practice, Christa was ready for a bigger challenge. When she heard of the opportunity at Northeast Delta Dental for the Oral Health and Wellness Solutions Specialist position for the Health *through* Oral Wellness<sup>®</sup> (HOW<sup>®</sup>) program, she was thrilled that a dental benefits company wanted to incorporate risk assessments into dental practices.

Christa's goal at Northeast Delta Dental is to make the PreViser™ risk assessment the standard tool to be used on all patients before, during, and after dental treatment.

# Quick Tips for Expediting Your Claims

Northeast Delta Dental's claims analysts have noticed some common errors that we'd like you to be aware of and to avoid.

Please be sure the information you enter into the Comments section of the claim is pertinent to processing it correctly. For example, entering addresses, phone numbers, next visit dates, etc. in the Comment section of your claims is not pertinent and causes your claims to suspend (stop being processed) so a claim analyst can review the Comment. Entering unnecessary information in the Comment section delays the time it takes to process your claims and forward payment to you.

We have also noticed the composite resin restorations are being coded incorrectly, in that the codes for anterior teeth and posterior teeth are being used interchangeably. Again, this causes unnecessary delay in processing these claims for you as they suspend for review. As a courtesy to you, our claims analysts then apply the correct code based on the tooth number or letter submitted. The correct codes are as follows:

# For benefit purposes, Northeast Delta Dental considers anterior teeth to be C - H; M - R; 6 - 11; and 22 - 27.

D2330 resin-based composite - one surface, anterior

D2331 resin-based composite - two surfaces, anterior

D2332 resin-based composite - three surfaces, anterior

D2335 resin-based composite – four or more surfaces or involving incisal angle – anterior

# For benefit purposes, Northeast Delta Dental considers posterior teeth to be A, B, I, J; K, L, S, T; 1 – 5; 12 - 16; 17 – 21; and 28 - 32

D2391 resin-based composite - one surface, posterior D2392 resin-based composite - two surfaces, posterior D2393 resin-based composite - three surfaces, posterior

D2394 resin-based composite – four or more surfaces, posterior

# **Consultants' Corner**

#### Periodontal Scaling and Root Planing and Osseous Surgery

Northeast Delta Dental does not allow benefits for more than two quadrants of scaling and root planing or osseous surgery performed on the same date of service. As with any policy, dentists may ask for Individual Consideration by the dental consultants for extenuating circumstances. To do so, along with claim, please submit periodontal charting, radiographs and clinical notes that describe the circumstances, as well as the length of time the treatment took for the consultants' review. Please indicate "Consultant review requested" in the Comments section of the claims form.

#### **Unspecified ADA Procedure Codes**

Effective June I, 2016, any claims or predeterminations submitted for unspecified procedure codes that do not include clinical notes and radiographs (if applicable) will be denied. They will no longer be returned to you to supply the missing clinical documentation. Unspecified procedure codes are those ending in two nines (99) and are defined by the American Dental Association (ADA) as being "by report." These codes are standardly not covered, but in order for the dental consultants to review them for a possible benefit determination, claims MUST include supporting clinical documentation.

#### Dr. Mitch Couret Elected to AADC Board

Congratulations to Dr. Mitch Couret, Chief Dental Officer, on his recent election to the Board of Directors for the American Association of Dental Consultants (AADC)! The election for the two year term took place at AADC Annual Conference in Orlando, Florida on Friday, May 13. Dr. Couret brings to the AADC his vast and varied experience as a practicing dentist and dental consultant, as well as his service on the Boards of many communitybased organizations. It was his vision for Northeast Delta Dental's consultants to achieve certification by the AADC. We are proud to say that, in addition to Dr. Couret and our Dental Director, Dr. Randi Tillman, three of our seven dental consultants - Drs. Richard Berryman, Thomas Warguska, and Robert Urbon – have earned that status. Our four remaining consultants, Drs. Donald Cox, David Hamlin, Jeffrey Stern and Ann Vermette, are on the certification track.

### **Holiday Closures**

Northeast Delta Dental will be closed for the following holidays. Our website, www.nedelta.com, will continue to be available.

Memorial Day	Monday, May 30, 2016
Independence Day	Monday, July 4, 2016

# **New Participating Dentists**

We are pleased to announce that in the first quarter of 2016, the following dentists have joined Northeast Delta Dental's networks in Maine, New Hampshire, and Vermont:

#### Maine

Adam Bottrill, DMD Thomas Paster, DDS Spencer Cook, DMD Mayank Pahwa, DMD Antonis Karagiorgos, DMD Daniel Traub, DDS Gary Barker, DMD Patrick Wilson, DMD David Pier, DMD Rashida Wiley, DDS Byron Larsen, DDS Lakshmi Garladinne, BDS Aatif Ansari, DDS Michael Jones, DMD

#### New Hampshire

Michael Ambra, DMD Jonas Westbrook, DDS Ronald Holiman, DDS Meggan Wehmeyer, DDS Kushal Shah, DMD Thomas Suranyi, DDS Patrick Wilson, DMD Minh Dinh, DMD Lindsay Decker, DMD Prudence Taylor, DDS Charles Simpson, DDS Bei Li, DMD David Yue, DDS Harish Gulati, DMD Sean Langton, DMD

#### Vermont

Christopher Fauver, DDS Leonard Weldon, DDS Sonal Patel, DMD

# **Office Changes or Updates**

Please contact the Provider Services department at 1-800-537-1715, extension 1100, for any dentist and/ or office changes or updates. These include, but are not limited to:

- New and/or change of physical or payment address(es)
- New and/or change of phone number(s)
- A dentist joining or leaving an office
- Closing of an office or practice
- Tax information changes
- New and/or changed NPI information
- Retirement
- Sale or purchase of a practice
- License status updates

Please be sure to notify the Provider Services department of all changes/updates **in advance** to ensure proper claims payment.

# Foundation Awards \$250,000 in Grants

The Northeast Delta Dental Foundation recently awarded grants totaling \$250,470 to 27 oral health programs: \$57,970 in Maine, to nine programs; \$152,000 in New Hampshire, to 12 programs; and, \$40,500 in Vermont, to six programs.

Because of oral health's impact on overall health, for more than two decades, the Foundation has supported organizations and initiatives in Maine, New Hampshire, and Vermont that provide community oral health education and access to dental care for the underinsured and uninsured.



# 19th Annual Thurston J. Carpenter Memorial Golf Tournament

Friday, September 23, 2016

Breakfast Hill Golf Club, Greenland, NH

8:00 a.m. Registration 9:00 a.m. Shotgun Start

For registration go to www.birdeasepro.com/carpentergolf or contact Kathleen Gleason at 603-223-1317

For sponsorship opportunities email Fred Phinney at fphinney@nedelta.com

Proceeds benefit Northeast Delta Dental Foundation to support oral health programs and P.A.N.D.A. (Prevent Abuse and Neglect through Dental Awareness)

