Affordable Care Act (ACA) Update

When the last Incisor edition was published three months ago, Northeast Delta Dental was in the throes of evaluating how the first whirlwind Open Enrollment period of the Health Insurance Marketplaces had impacted us as a company. Although that evaluation continues, we can report now that we sold more dental plans on the Maine, New Hampshire and Vermont Marketplaces (Exchanges) than we had expected to, that the Exchanges in Maine and New Hampshire have operated more effectively than Vermont Health Connect, and that the first six months of Exchange plan claims have not wreaked sustained havoc on our processing systems.

There has been no rest for the weary, however, as decisions about the plan designs for our 2015 Exchange plans had to be made and related documents filed with our state insurance departments before June of this year. In addition to updated plans to be offered on the Exchanges in 2015, Northeast Delta Dental is also offering ACA-compliant plans (i.e., plans that meet the Pediatric Dental Benefit plan design requirements set by our federal and state governments) in the private market off the Exchanges. These are in addition to our traditional plans and offer small groups and individuals more opportunities to have coverage provided by us.

While legal challenges to the Affordable Care Act (ACA) work their way through various federal and state court systems, Northeast Delta Dental continues to prepare for and participate in the changing markets created or impacted by the ACA’s implementation.

Practice Transition Support for Participating Dentists – Follow-Up

On June 26th and again on July 17th, we distributed an Informational Update regarding “Practice Transition Support for Participating Dentists.” This June 26th Update stimulated questions from some dentists. We believe it appropriate to share this additional information with all Northeast Delta Dental participating dentists in this follow-up communication.

We have received past inquiries from several dentists in connection with practice transfers and the possibility for a purchasing dentist to participate as a Premier-only dentist. A few dentists have followed up and specifically requested the right to transfer their Premier-only participation status when retiring and selling their practice. Upon specific request, we have permitted this type of one-for-one transfer on four occasions when the selling dentist retired and resigned.
The purpose of this article is to inform you about the differences between a restorative foundation (D2949) and a core buildup (D2950), and the proper use of these codes when submitting a claim.

The nomenclature and descriptors for the codes are as follows:

- **D2949** Restorative foundation for an indirect restoration. Placement of restorative material to yield a more ideal form, including elimination of undercuts.

- **D2950** Core buildup refers to building up of coronal structure when there is insufficient retention for a separate extracoronal restorative procedure. A core buildup is not a filler to eliminate any undercut, box form, or concave irregularity in a preparation.

A review of the current literature notes a core buildup as follows:

1. To replace enough missing tooth structure to permit creation of ideal retention and resistance form for the crown preparation.
2. Less than 50% of tooth structure remaining in anatomical crown.
3. Adequate 1 mm to 2 mm ferrule beyond the core material without violation of the biological width.

Northeast Delta Dental will approve benefits for a core buildup if the above criteria are met. This is not an industry-wide policy. According to a recent issue of Dental Economics, most insurance companies consider core buildups as “all inclusive” of the crown procedure, and no benefits are available.

Because the newer code **D2949** is a restorative foundation, this implies that a slight undercut or defect in the crown prep can be repaired with a small inclusion of restorative material not necessitating a complete buildup. This code can be submitted to Northeast Delta Dental, but the charge will be disallowed (not chargeable to the patient) as Northeast Delta Dental considers it to be part of the definitive indirect restoration. I hope the above facts are informative and will help in submitting claims properly for these two procedures.

- Robert J. Urbon, DMD, FACD
Premier Reimbursement and National Processing Policies Changes Effective January 1, 2015

Northeast Delta Dental has been sending frequent communications to our participating dentists regarding the coming changes in 2015 regarding the new Premier Reimbursement Maximum Allowable Charges (MACs), practice transition, and National Processing Policies. In effort to assist dentists as they consider their continued participation with Northeast Delta Dental, we also held forums and webinars, or attended statewide and component dental society meetings by invitation to review the dental industry landscape and answer questions from dentists and office staff members. The most recent forum was held by the Vermont State Dental Society in Montpelier on July 29, at which subject experts from Northeast Delta Dental management and dentists and their staff members had a healthy dialogue.

On August 5, 2014, we had a successful Webinar on the dental industry landscape, with over 100 registered participants from Maine, New Hampshire and Vermont, and numerous questions submitted on various Premier, MAC, PPO, office transition and related topics. The presentation slides and a summary Q + A document are available for all providers who log in to our website at www.nedelta.com/providers. If you missed the webinar, you may wish to read about these important topics online.

We compiled a Northeast Delta Dental Dentist Handbook that incorporates Maine, New Hampshire and Vermont’s By-Laws, Policies and Procedures, and the National Processing Policies that will be in effect for 2015. This document is also available on our website at www.nedelta.com/providers. Simply log in with your password to the secure side of the website, and find it listed on the first page under “Documents.” The Handbook will be updated with any changes as they occur; for instance, the CDT 2015 procedure codes and their related National Processing Policies will be added to that section of the Handbook this fall.

You and your office colleagues may be familiar with many of the National Processing Policies, as they are used by Northeast Delta Dental for group benefit plans when the employer has employees outside Maine, New Hampshire, and Vermont. The National Processing Policies are based on a combination of dental science, clinical efficacy, and actuarial analysis. Other Delta Dental member companies use the National Processing Policies (NPPs) for their entire book of business, and this is the direction that Northeast Delta Dental is taking for consistency in claims processing throughout the Delta Dental system. We will be transitioning to the NPPs as employer groups renew their contracts with us, beginning in January of 2015. There may be exceptions to the National Processing Policies by employer group request and so please continue to verify your patients’ most current benefits online at www.nedelta.com/providers or by contacting our Customer Service at 1-800-832-5700.

Listed below are some of the National Processing Policies that are a change from Northeast Delta Dental’s standard Processing Policies:

1. The Date of Incurred Liability will change from the prep date to the completion date. Claims should be submitted upon completion, using the completion date as the date of service.
2. Limited oral evaluations (D0140) and re-evaluations (D0170) will now be benefited with definitive treatment and will count toward the patient’s total benefit for evaluations.
3. Detailed and extensive evaluations (D0160) will be benefited as comprehensive evaluations (D0150 or D0180). Any difference in fee is disallowed (not chargeable to the patient).
4. Either a complete series or panoramic radiographic image will be benefited once every five years, instead of the current policy of either once every three years.
5. Benefits for a complete series will be applied when bitewings are performed on the same date of service as a panoramic radiographic image. Any difference in fee is disallowed (not chargeable to the patient).
6. Most of the oral pathology procedures (D0472 through D0483) will now be covered, and will require a pathology report.
7. Minimum age for adult prophies will be age 14, instead of the current age 13.
8. Biologic materials (D4265) will now be covered with periodontal surgeries requiring a flap (D4240, D4241, D4245, D4260 and D4261) for natural teeth only.
9. Guided tissue regeneration (D4266 and D4267) will now be covered in conjunction with osseous surgery (D4260 or D4261) for natural teeth only.
10. Periodontal scaling and root planing (D4341 and/or D4342) will be benefited once per quadrant every 24 months, replacing the current once per quadrant every 12 months.
11. Bone replacement graft for ridge preservation (D7953) will no longer be covered, and will be chargeable to the patient.
12. Benefits for general anesthesia (D9220 and D9221) and intravenous sedation (D9241 and D9242) will be limited to one hour. Any additional minutes will be disallowed (cannot be charged to the patient) unless clinical documentation is submitted (e.g. anesthesia record) that supports more than an hour was necessary.

Please refer to Northeast Delta Dental’s Dentist Handbook for 2015 for a complete list of the National Processing Policies by procedure code. Please contact Professional Relations at 1-800-537-1715 with questions about these or any other policies.
New Participating Dentists

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

**Maine**
- Steven Shaw, DMD
- Peter Repole, DMD
- Oscar Rankin, DDS
- Peter Levandoski, DMD
- Michael Truscott, DMD
- Kevin Guze, DMD
- Benjamin Lamarche, DDS
- Victoria Matthews, DDS
- Alphonse Homicz, DDS
- Burton Rankie, DDS
- Owen Johnson, DDS
- Natalie Sigwart, DDS
- Allan Mulandi, MDM
- Mark Franklin, DDS
- Cory Murray, DDS

**Vermont**
- Jennifer Logigian, DMD
- Untray Brown, DDS

**New Hampshire**
- Gary Hammond, DDS
- Prachi Sontakke, DMD
- Hengameh Shekarlaban, DDS
- Andrea Fraser, DDS
- David Bloom, DMD
- Beth Cowie, DDS
- Ramona L’Heureux, DMD
- Pranali Amin, DDS
- Daniel Jun, DMD
- Mohamed Elnahass, DDS
- Dhara Shah, MDM
- Nisreen Takulla, DDS
- Ruby Chaudhary, MDM
- Maura Sanders, MDM
- Gaurav Malik, DMD
- Anthony Quinta, DMD
- Tracy Pogal-Sussman, DMD
- Meaghan Collamore, DMD
- Total Joshi, DDS
- Megan Lucier, DMD
- Mark Lucier, DMD

A Hole-in-One will win you TWO Mini Coopers on October 10!

Northeast Delta Dental is pleased to announce the addition of an exciting Hole-in-One Prize to the Dr. Thurston J. Carpenter Memorial Golf Tournament, courtesy of New Hampshire’s Mini of Bedford -- two brand-new, 2014 Mini Coopers.

Join us at the Abenaqui Country Club on October 10, and your best drive of the day on a par three hole could win you the drive of your life (it’s a hole-in-one, of course)!

A Mini Countryman S All 4 and a Cooper Hardtop Coupe await the hole-in-one winner! Both are available in a variety of colors. Mini of Bedford will have staff members on hand the day of the tournament to answer any questions.

This annual tournament is a signature fundraising event for the Northeast Delta Dental Foundation. Last year, nearly $18,000 was raised to support the Foundation's mission: to improve access to and the quality of oral health care and education in Maine, New Hampshire, and Vermont and help underwrite costs of Northeast Delta Dental's own P.A.N.D.A. (Prevent Abuse and Neglect through Dental Awareness) program.

Abenaqui Country Club offers a private facility, rich in tradition and unsurpassed excellence. Located on the beautiful New Hampshire seacoast, it is surrounded by pristine woodlands, and cooled by subtle ocean breezes.

Check-in, registration, and a continental breakfast will begin at 8 a.m. followed by a 9 a.m. shotgun start. The tournament will follow a four-person scramble format.

A greens fee of $160 includes 18 holes of golf, cart, continental breakfast, lunch, and prizes including a chance to win two Mini Coopers! The tournament committee will organize foursomes for individuals, or you can put together your own team.


For more information please contact Kathleen Gleason at 603-223-1317 or kgleason@nedelta.com.

We look forward to seeing you again for a great day of golf and camaraderie at the Abenaqui Country Club.

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.