

# The Incisor

**Summer 2009**

News for the  
Dentist and Staff

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## Northeast Delta Dental Renews Contract with New Hampshire Healthy Kids-Silver

New Hampshire Healthy Kids (NHHK) is a non-profit organization providing access to low-cost health coverage options for New Hampshire's uninsured children and teens under the auspices of the State Children's Health Insurance Program (SCHIP). The New Hampshire Healthy Kids-Silver dental plan works in partnership with Northeast Delta Dental and our participating dentists to connect uninsured children with the healthcare services they need to stay healthy and go to school ready to learn. When participating dentists treat children insured by NHHK-Silver, they will be reimbursed according to their filed fees. Covered benefits include diagnostic, preventive, and limited restorative services with a \$600 annual maximum. Here is a summary of the benefits provided by New Hampshire Healthy Kids-Silver:

### Coverage A (Diagnostic & Preventive) Benefits - Delta Dental Pays 100%

**Diagnostic:** Evaluations and radiographs (x-rays) to determine required dental treatment; Limited oral evaluation; Oral evaluation – once in any period of six (6) consecutive months. This can be a comprehensive or periodic evaluation provided by a specialist or a general Dentist; Radiographs – complete series or panoramic film once in any period of three (3) consecutive years; bitewing films (x-rays) once in any period of twelve (12) consecutive months; films of individual teeth as necessary  
**Preventive:** Specific procedures employed to prevent the occurrence of dental disease; Prophylaxis (cleaning) – once in any period of six (6) consecutive months (child prophylaxis through age 12 (twelve), adult prophylaxis thereafter); Fluoride treatment – once in any period of twelve (12) consecutive months through age eighteen (18); Space Maintainers; Sealants

### Coverage B (Basic) Benefits - Delta Dental Pays 100%

**Restorative:** Amalgam restorations (silver fillings); Resin restorations (white fillings), anterior teeth only; **Simple Extractions; Stainless Steel Crowns**

**CALENDAR YEAR MAXIMUM:** \$600 Per Person

Because NHHK-Silver receives funding from the Center for Medicare and Medicaid Services (CMS), the Federal Office of Inspector General may exclude providers from participation under certain circumstances. Northeast Delta Dental is prohibited from reimbursing dentists who are on the excluded list. Listed dentists will not be included in the NHHK-Silver directory. These exclusions also apply to treatment provided for children enrolled in Head Start programs.

Northeast Delta Dental is proud to partner with New Hampshire Healthy Kids to provide benefits under the NHHK-Silver dental plan. If you have questions about the program, please contact Customer Service at (800)832-5700.

# Frequently Asked Questions About the Difference Between the Northeast Delta Dental Premier and Preferred Networks

## Q) What is the difference between the Premier and Preferred product?

A) Northeast Delta Dental has Premier and Preferred dental benefit products for employers to purchase. The difference between the two products is the fee schedules used to price the submitted claims. Each product has a network of Participating dentists.

## Q) How does a dentist join the Premier or Preferred networks?

A) Both networks require a Participating Agreement. Dentists who join the Northeast Delta Dental network are automatically enrolled as Premier providers. There is a separate Participating Agreement for dentists who wish to participate in the Preferred network.

## Q) What are Premier fees?

A) Premier fees are the fees on file submitted by a Premier provider through a fee survey form. When a Premier dentist treats a patient who has Premier coverage, the Premier fees are used to price the submitted claims. If the dentist does not have a filed fee for a particular code, the claim will be priced using the Plan Allowance or the amount submitted, whichever is lower.

## Q) What are Preferred fees?

A) Preferred fees are established by Northeast Delta Dental. When a dentist participates in the Preferred network and treats a patient who has Preferred coverage, the Preferred fees are used to price the submitted claims. If the fee submitted on the claim is lower than the Preferred fee, the amount submitted on the claim will be used.

## Q) Can a Premier dentist who is not in the Preferred network treat a Preferred patient?

A) Yes. A Premier dentist who does not participate in the Preferred network is still considered participating with Northeast Delta Dental. The claim will be processed using the Preferred fees, with the Premier dentist charging the patient the difference up to the dentist's Premier fees. He or she can treat Preferred patients and still retain all the benefits of participating.

## Consultant's Corner

Here are a few helpful hints to remember when submitting radiographs or digital images with claims:

- Quality radiographs or digital images are necessary for the dental consultants to make accurate benefit determinations. Radiographs or digital images that are too dark or too light will not scan well into our claims processing system.
- If a condition is not radiographically evident to you, it will not be evident to our dental consultants. Please include a narrative or clinical notes regarding any existing conditions that can only be seen clinically so our dental consultants can make an accurate benefit determination based on all the facts.
- Please indicate the date the radiograph or digital image was taken and label them "Left" and "Right."

Remembering these hints will help expedite your claims and predeterminations. Please contact our dental consultants in the Professional Review department at 1-800-537-1715 when you need assistance.



## Meet the Consultants

Dr. Robert Urbon is originally from Massachusetts and still lives in West Newbury, Massachusetts. He also has a condo in Gilford, New Hampshire.

Dr. Urbon graduated from UMass Amherst and Tufts University School of Dental Medicine. Upon graduation, he spent a year at Philadelphia General Hospital before entering private practice in Lawrence, MA, where he built a group practice and worked for approximately 25 years. Dr. Urbon has taught at Tufts University School of Dental Medicine part-time since 1971, achieving the rank of Full Clinical Professor.

Some of his affiliations have included:

- Pierre Fauchard Academy
- Fellow Academy of General Dentistry
- Fellow American College of Dentistry
- Northeast Regional Board of Dental Examiners Consultant
- Omicron Kappa Upsilon
- Delta Sigma Delta
- Various Chairmanships of Sections of Yankee Dental Congress

Dr. Urbon has been married to Anne for 30 years. Anne is a graduate of Forsyth School of Dental Hygiene and still practices part-time. They have one son, J.R. Urbon, a graduate of Tufts (double major and double varsity letter winner in baseball). J.R. also recently graduated from Suffolk Law (Cum Laude) and works at the Boston law firm of Mintz, Levin, Cohn, Ferris and Popeo, P.C..

Dr. Urbon enjoys working at Northeast Delta Dental, a very caring place to work. From the top down, the people are friendly and helpful, and he looks forward to a long relationship of working and helping the Delta Dental community.



## Long-time Participants Recognized

Professional Relations personnel were pleased to present the many 35- and 40-Year recognition awards this past quarter. We congratulate all these hard-working dentists and thank them for their long-time participation with Northeast Delta Dental!



35-Year clock presented to Dr. Edward Klopfer of Milford, NH



35-Year clock presented to Dr. Peter Dinnerman of Portsmouth, NH



35-Year clock presented to Dr. Joseph Wingate of Londonderry, NH



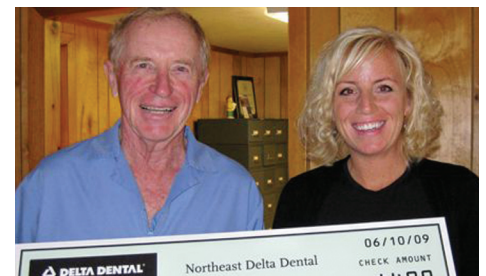
35-Year clock presented to Dr. Joseph Bianchi of Manchester, NH



35-Year clock presented to Dr. Neil Hiltunen of North Hampton, NH



Dr. Leo Abbott of Claremont, NH  
40-year donation to Salvation Army



Dr. Robert Mooney of Laconia, NH, with Melisa Porter. 40-year donation to Laconia School District



40-Year chair presented to Dr. Stuart Barr of Hampton, NH



40-Year chair presented to Dr. Stuart Cohen of Lewiston, ME



Dr. Robert Enderson of Littleton, NH  
40-year donation to Darcy Ann Enderson Memorial Fund



## 40-Year Option— Chair or Donation?

For many years, Northeast Delta Dental has shown its appreciation to dentists who have participated for forty years by presenting them with a handcrafted chair. We are proud to continue this tradition and look forward to presenting the chair during the anniversary month of the dentist's fortieth year of participation.

However, beginning in 2009, we are also offering an alternative form of recognition in lieu of the chair presentation. Northeast Delta Dental will make a charitable donation in the dentist's name to an oral health related charity in the amount of \$400.00.

For more information on this or other Dividends for Dentists programs and offers, please contact Melisa Porter in the Professional Relations Department toll-free at 800-537-1715, extension 1383 or at 603-223-1383 or for more information or a list of eligible tax-exempt charitable organizations in your area.

## Welcome to 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

Kathleen Winn, DMD  
Bradford Watterworth, DMD  
Elizabeth Vizentin, DMD  
Grace Odimayo, DMD

### New Hampshire

John Miceli, DMD  
Aparna Kallakurchi, DMD  
Timothy Finelli, DDS  
Edward Dransite, DMD  
Lindsay Schuster, DMD  
Daniela O'Neill, DMD  
Joseph Wittig, DDS  
Mona Elzarka, DMD

### Vermont

David Neumeister, DDS  
Thomas Heydinger, DDS  
Lawrence Mauro, DMD  
Edward Vanisky, DMD  
Robert Friedman, DDS



## 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 a 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.

**SAVE THE DATE!**  
**Golf Tournament**



**Northeast Delta Dental**  
Proudly Presents the  
**Dr. Thurston J. Carpenter**  
**Memorial Golf Tournament**

Friday, October 2, 2009  
8:30 a.m. Shotgun Start Time  
**The Ledges Golf Club, York, Maine**

Funds raised are donated to our Prevent Abuse and Neglect through Dental Awareness (P.A.N.D.A.) program and scholarships for dental hygiene students.

**ATTENTION OFFICE STAFF**  
**Important Insurance Information**

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Concord, NH 03302-2002

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