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President & CEO
Northeast Delta Dental

Affordable Care Act (ACA) Update

October 1, 2013, was the opening day for marketplaces, commonly referred to as Exchanges. The press has done an exhaustive job of reporting the problems the Federally Facilitated Marketplace (FFM), which operates in Maine and New Hampshire, has had in its first month of existence. Insufficient capacity for the number of people trying to log on, the inability to preview medical and dental plans available in a state before creating an account, and inaccurate or incomplete enrollment or payment data sent to medical and dental carriers are the three biggest issues. Northeast Delta Dental has seen evidence of all that. Vermont's Marketplace, Vermont Health Access (VHC), chose to delay implementing some of its necessary enrollment functions a month so carriers will not have any enrollment data until late November. VHC's implementation problems have not been as visible, but the Governor's recent announcement delaying VHC's implementation longer speaks for itself.

One month into this process, and it is still too soon to speculate as to how much new business the Marketplaces will generate for Northeast Delta Dental, although some enrollments did start to come in about a week after the launch. Northeast Delta Dental's focus continues to be on answering the questions our participating dentists and existing customers, as well as individual and small group members, have. The questions have included whether existing dental plans can be retained into 2014, whether the pediatric dental benefit requirements apply to children and adults, and how the changes driven by the Affordable Care Act impact dental office staff and claims processing.

New Hampshire dentists and their office colleagues had the opportunity to get their questions answered at the event Northeast Delta Dental held at its corporate conference center in conjunction with the New Hampshire Dental Society on November 22, 2013. Northeast Delta Dental's Dr. Shannon Mills, Attorney Chris Alibrandi and Patricia Vaillancourt spoke on *Dentistry and the Affordable Care Act: What New Hampshire Dental Offices Need to Know for 2014*. Dr. Stephen Ura spoke briefly and C.E. credits were awarded. Please see related article for more details. Dr. Michel Couret, Eleanor Vien, and Ms. Alibrandi will do a similar presentation in Augusta, Maine on December 19, 2013 at 4:00 p.m. for Maine dentists and office staff. We hope to provide a similar resource to the Vermont State Dental Society.

The open enrollment period for those purchasing plans on the Marketplaces for 2014 does not end until March 31, 2014. Millions of people, including adults and children who do not or have not had dental coverage, are expected to enroll during that period so the full story on the Marketplaces will not be written any time soon. Only time will tell if those implementing the Federally Facilitated Marketplaces will have successfully resolved the enrollment issues.



Pictured here are the panel of speakers at the ACA Forum, from left to right: Glenda Reynolds, DDS; Shannon Mills, DDS; Christine Alibrandi, Esq.; Tom Raffio, President & CEO; Stephen Ura, DDS, MAGD; Patricia Vaillancourt; Michel Couret, DDS; and William Lambrukos.

Educational Session for New Hampshire Participating Dentists—Dentistry and the Affordable Care Act

Northeast Delta Dental presented an educational session on *Dentistry and the Affordable Care Act—What New Hampshire Dental Offices Need to Know for 2014* on the afternoon of Friday, November 22, 2013. The program was co-sponsored by the New Hampshire Dental Society (NHDS), and followed the New Hampshire Dental Society Foundation’s conference on infection control on Friday, November 22, 2013, at the Red River Theatre in Concord. Attendees earned 1.5 Continuing Education credits.

President and CEO, Tom Raffio, welcomed everyone and noted the program’s objective was to provide actionable information to help dentists and key office staff understand how the Affordable Care Act and the New Hampshire Health Insurance Marketplace will and will not affect their practices beginning on January 1, 2014. Following Mr. Raffio’s welcome and remarks, Glenda Reynolds, DDS, Past-President and current Secretary-Treasurer of the New Hampshire Dental Society (NHDS) also welcomed the attendees and offered her observations on the importance of collaboration and transparency between Northeast Delta Dental and the NHDS on issues related to dentistry and implementation of the ACA in New Hampshire. Dr. Reynolds and Mr. Raffio also explained how the New Hampshire Insurance Department is currently interpreting Marketplace network benefits.

Attendees gained perspective on the current state of and timeline for implementation of the Affordable Care Act in New Hampshire, including the Individual and SHOP (Small Business Health Options Program) exchanges that comprise the web-based Health Insurance Marketplace. The distinctions among the different dental insurance offerings available for consumers on the New Hampshire Health Insurance Marketplace were presented; in particular, the new pediatric dental coverage as embedded in medical plans or offered in stand-alone dental plans versus the stand-alone individual, family, and small group plans.

Also discussed were the background to our Marketplace (“Exchange”) plans’ use of the PPO network exclusively and the implications for Northeast Delta Dental participating and non-participating dentists.

Important benefit and claim information was presented on how deductibles and out-of-pocket maximums for the pediatric dental benefits will affect payment to dentists and consumers, as well as how to submit dental claims for patients who have purchased Northeast Delta Dental insurance on the New Hampshire Health

Insurance Marketplace. At the conclusion of the formal presentations, Stephen Ura, DDS, MAGD, and former member of the American Dental Association Council on Dental Benefits underscored the importance of good communications and collaboration as we implement pediatric and family dental on the New Hampshire Health Insurance Marketplace.

A lively, informative discussion followed the presentations in an open forum session. Northeast Delta Dental’s Senior Vice President, William Lambrukos, closed the conference by observing that Northeast Delta Dental will continue to stay focused on the ACA as it evolves. Northeast Delta Dental will also support the Maine Dental Association and the Vermont State Dental Society in their efforts to help dentists and the staff members to understand the how the Affordable Care Act and their state’s Health Insurance Marketplaces will affect them. Watch for more information about these educational sessions on your dental society’s/association’s website and on Northeast Delta Dental’s website.



Pictured is Northeast Delta Dental Foundation President, Tom Raffio (center), with the winning foursome: Vice President, Sales & Marketing at Northeast Delta Dental, Jodie Hittle; Tim Dutil; Jim Howe, and Scott Lavalee.

Dr. Thurston J. Carpenter Memorial Golf Tournament

Sixty-seven golfers traveled to The Ledges Golf Club in York, Maine for the 16th annual Dr. Thurston J. Carpenter Memorial Golf Tournament on Friday, October 4.

The tournament raised more than \$17,600 for the Northeast Delta Dental Foundation, which works to improve access to, and the quality of, oral health and education for the communities in Maine, New Hampshire and Vermont. Funds were raised through corporate sponsorships, golfers fees, and raffle ticket sales.

The 17th annual Dr. Thurston J. Carpenter Memorial Golf Tournament will be held at the Abenaki Country Club in Rye, New Hampshire on Friday, October 10, 2014. ***Please save this date and join us next year!***

American Dental Association CDT 2014 Code Conversion

As you know, every two years, the American Dental Association (ADA) updates the Current Dental Terminology (CDT) procedure codes to keep in tune with dental practice. Dentists and dental benefit companies, such as Northeast Delta Dental, must use the most current set of procedure codes and nomenclature to submit and process claims. Beginning in 2014, these code updates will occur every year.

Northeast Delta Dental has a dedicated cross-functional team, working to make a seamless conversion to the ADA's CDT 2014 procedure code set that will be effective as of January 1, 2014. The team has reviewed the new code set to integrate it into our current benefit structures, and is in the process of updating our systems and documents accordingly. Included with this memo, you will find a list of the new codes that will be covered under our standard dental benefit plans, and a list of the deleted codes with their replacement codes, if applicable. For a complete list of the new codes, Northeast Delta Dental recommends you obtain the CDT 2014 Dental Procedure Codes book from the ADA. The code book also includes a CD with all the same information.

Dentists should file their fees for the procedure codes they routinely perform. Please contact the Provider Services department at 1-800-537-1715, extension 1100, to obtain a Fee Survey Form; or you may complete the Online Fee Survey Form found on nedelta.com.

Please note: Northeast Delta Dental will return claims submitted with dates of service on or after January 1, 2014, for procedure codes deleted by the ADA for resubmission with the correct, current ADA procedure codes.

CDT 2014 Procedure Code Changes

There are 29 new codes. Of those, four codes fall into our established, standardly covered dental benefits:

- **D2921** Reattachment of tooth fragment, incisal edge or cusp
- **D2941** Interim therapeutic restoration – primary tooth
- **D3427** Periradicular surgery without apicoectomy
- **D6013** Surgical placement of mini-implant

Three new codes will be added to our standardly covered dental benefits:

- **D0601** Caries risk assesment and documentation with a finding of low risk
- **D0602** Caries risk assesment and documentation with a finding of moderate risk
- **D0603** Caries risk assesment and documentation with a finding of high risk

There are four deleted procedure codes that are replaced by existing or new procedure codes:

- **D0363** Cone beam – three dimensional image reconstruction using existing data, includes multiple images; replaced by multiple existing codes
- **D3354** Pulpal regeneration; replaced by **D3355** Pulpal regeneration – initial visit; **D3356** Pulpal regeneration – interim medication replacement; or **D3357** Pulpal regeneration – completion of treatment
- **D5860** Overdenture – complete, by report; replaced by **D5863** Overdenture – complete maxillary, or **D5865** Overdenture - complete mandibular
- **D5861** Overdenture – partial, by report; replaced by **D5864** Overdenture – partial maxillary, or **D5866** Overdenture – partial mandibular

***Don't forget!* Dentists should file their fees for the procedure codes they routinely perform. Please contact the Provider Services department at 1-800-537-1715, extension 1100 to obtain a Fee Survey Form; or you may complete the Online Fee Survey Form found on nedelta.com.**

Please note: Northeast Delta Dental will return claims submitted with dates of service on or after January 1, 2014, for procedure codes deleted by the ADA for resubmission with the correct, current ADA procedure codes.

Please contact Professional Relations at 1-800-537-1715, should you have any questions regarding this information.

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

Brett Brayley, DMD
Maurice Convey, DMD
Roger Kay, DDS
Matthew Steuer, DMD
Laura Fishburn, DMD
Shirwac Mohamed, DMD
Andy Luong, DDS
Luminita Schiop, DDS
Khushbu Patel, DMD
Ankur Oswal, DMD
Pankaj Thakker, DMD
Luz Marina Jutras, DMD
Maliye Onwueme, DDS
Wendy Cardenas, DMD
Erin Guttormson, DDS
Mohammad Khosousi, DDS
Kevin Lukis, DDS
Sonja Evans, DMD
Beth Nielsen, DDS
Christopher Nakamura, DDS
Coleman Bryant, DDS
Radip Uprety, DDS
Nathan Oakes, DMD
Bernhard Bringewald, DMD
Benjamin Phillips, DDS
Rebecca Reeves, DMD
Brad Woodford, DDS

New Hampshire

Deeb Helal, DMD
Eileen Saunders, DMD
Elliot Chiu, DMD
Michael Ambra, DMD

John Munsey, DMD
Joshua Etman, DDS
Jeffrey Yelle, DDS
Christopher King, DMD
Gordon Trowbridge III, DMD
Michael Posada, DMD
Lindsey Lambalot, DMD
Brandon Beaudoin, DMD
Lindsey Jackson, DMD
Heidi Kurland, DMD
Liza King, DMD
Jennifer Siller, DMD
Joshua Smith, DDS
Jean-Marie Biebuyck, DMD
Bina Oh, DMD
Gregory Fredette, DMD
Alexey Latsilnik, DMD
Anthony Parrella, DMD
Randolph Ernst, DDS

Vermont

Sarah Evans, DDS
Charles Ullman, DMD
Katarzyna Dionne, DMD
Julie Pratt, DMD
Ronald St. John, DMD
Nikhil Anand, DDS
Daniel Cho, DMD
Charles Dermody, DDS
Christopher Smart, DDS
Joshua Etman, DDS
Jebediah Christy, DDS
Daniel Richter, DMD
Rian Stewart, DMD



Holiday Closures

Christmas	Wednesday, December 25, 2013
Day after Christmas	Thursday, December 26, 2013
New Year's Day	Wednesday, January 1, 2014

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.

Long-time Participants Recognized



Robert Chaikin, DDS of Dover, New Hampshire was honored for his 40 years of participation with a handcrafted chair engraved with his name.



Pictured with his staff is **James Faulkner, DMD** of Springvale, Maine who was presented with a handcrafted clock in honor of his 35 years of participation.



A handcrafted clock was presented **John Hoell, DDS** of Somersworth, New Hampshire to celebrate his 35 years of participation.



Richard Kudler, DMD of Manchester, New Hampshire elected to make a \$350.00 donation to New Horizons in honor of his 35 years of participation.

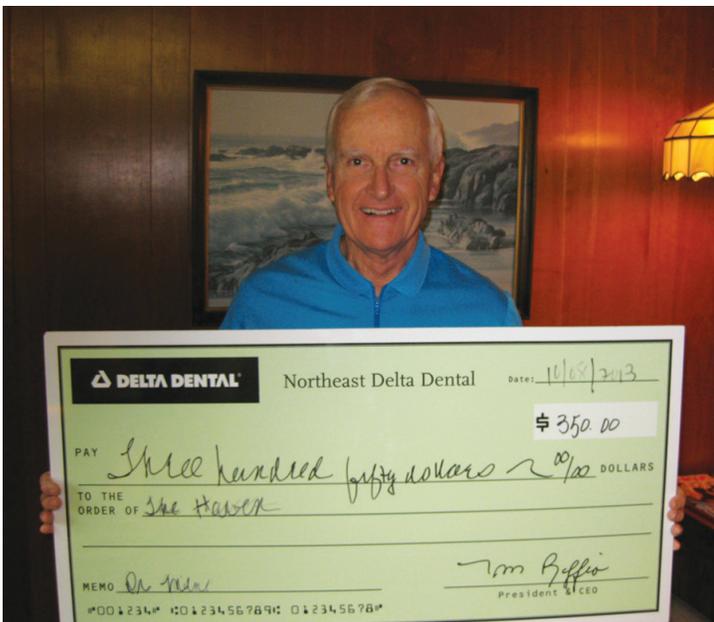
Long-time Participants Recognized



Network Representative Heather Brown presented **Frederick Port, DMD** of Bangor, Maine, with a handcrafted clock in honor of his 35 years of participation.



Gordon Loveless, DDS of Bedford, New Hampshire chose a \$350.00 donation in his name to the Animal Rescue League of New Hampshire to celebrate his 35 years of participation.



Michael Milne, DDS of White River Junction, Vermont chose to celebrate his 35 years of participation with a charitable donation in his name to the Upper Valley Haven. Network Representative, Linda Carter presented him with the \$350.00 check.



Thomas Borbotsina, DDS of Manchester, New Hampshire elected to make a charitable donation of \$200.00 each to two organizations— Taste of New Hampshire and Northeast Delta Dental Foundation to commemorate his 40 years of participation. Mitch Court, DDS, Chief Dental Officer, made the presentation and extended thanks from the Foundation's Board of Directors to Dr. Borbotsina.