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The Incisor

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*Tom Raffio
President & CEO
Northeast Delta Dental*

Affordable Care Act (ACA) Update

It is Year Two of the ACA, and the Act's online Health Insurance Marketplaces begin their open enrollment periods on November 15, 2014. Consumers in Maine and New Hampshire will find many more medical and dental carriers offering plans on those states' Health Insurance Marketplaces and many more plans to choose from. Vermont will have the same carriers as in 2014—MVP, BCBSVT and Northeast Delta Dental—offering plans on Vermont Health Connect (VHC).

Will the Health Insurance Marketplaces work more smoothly this year than they did for the opening day in 2014? It's likely that the Federally Facilitated Marketplace (FFM), the one operating in Maine and New Hampshire will be, at least for the side handling individual and family purchases. Vermont Health Connect, on the other hand, was shut down in September because it could not meet its data security requirements. The State of Vermont has not yet confirmed whether VHC will be "fixed" before the open enrollment period for 2015 begins on November 15.

Recall that the online marketplace for small employers, the Small Business Health Options Program (SHOP) Marketplace, did not open in either the FFM or VHC last fall. The FFM's SHOP is poised to be operational on time this year, but VHC announced earlier this fall that it would not be able to stand up its SHOP Marketplace in time. Small employers will again be able to purchase ACA-compliant medical and dental plans directly from carriers until the SHOP Marketplaces are up and running.

The proportion of uninsured Americans dropped from 20% to 15% since the opening of the Marketplaces, an exceptional decrease in such a short period of time. One chunk of those newly insured purchased their coverage on the Health Insurance Marketplaces. With a total of seven million people enrolling in health coverage on the Health Insurance Marketplaces nationwide in 2014, the Obama Administration's goal for 2015 is to see six million more people enrolled on the Health Insurance Marketplaces. Having surpassed its 2014 goal, it is likely that the Administration will again hit its mark.

Our ID Cards are Going Green!

In an effort to reduce our carbon footprint, Northeast Delta Dental will no longer reprint ID cards for most existing subscribers as of January 1, 2015. New enrollees and enrollees who receive a new subscriber ID number will continue to receive new or replacement ID cards. Additionally, on or before January 1, 2015, the product name (PPO, Premier), group number, and office visit co-pay, will not be printed on ID cards. This information is available through Benefit Lookup at www.nedelta.com/Providers and www.nedelta.com/Patients. Patients may also access www.nedelta.com/Patients using the Delta Dental mobile app for devices running Apple iOS and Android. Patients will be able to download a paper ID card from the website as well.

Maine Community Health Options Partners with Northeast Delta Dental

Maine Community Health Options (MCHO), Northern New England's only nonprofit Consumer Operated and Oriented Plan (CO-OP), will partner with Northeast Delta Dental to provide dental coverage within select MCHO plans for 2015. MCHO provides member-focused and member-led health insurance benefits for individuals, families, and businesses. It's dedicated to providing affordable, high-quality health benefits through productive partnerships with its members and a broad network of providers.

"Good health requires good oral health, yet many lack access to basic oral health care," said MCHO CEO Kevin Lewis. "This is particularly troublesome for Maine and New Hampshire children without adequate access to care, since we know that oral health is tied to kids' health, school performance, and overall well-being. Therefore, we're pleased to partner with Northeast Delta Dental, a leader in dental benefits, to increase access to pediatric dental coverage directly within MCHO plan offerings and also to make it easier for everyone to purchase complementary dental plans."

For 2015, MCHO will offer plans with and without a pediatric dental benefit embedded in the design, with the dental benefit administered by Northeast Delta Dental, adding to its array of coverage options. People and businesses can continue to purchase a stand-alone Northeast Delta Dental plan for themselves and/or their families directly through MCHO.

We're proud to leverage our joint expertise to benefit the oral and overall health of Maine and New Hampshire residents through this partnership.

Northeast Delta Dental Now Offers EFT and ERA

Northeast Delta Dental has selected Emdeon as its electronic payment vendor. There is no cost to you to use Emdeon Dental ePayment, and enrollment is free!

With Emdeon Dental ePayment, you can accelerate your reimbursement cycle as it eliminates manual processes like sorting and opening mail, creating deposit tickets, and making trips to the bank.

You can access Emdeon Dental Connect-Providers (EDC-P), an online application available for Emdeon Dental ePayment users to search, view, and print images of the payment details.

You will continue to receive payment detail remittance advices in the mail for the first 31 days following enrollment, after which you can log onto Emdeon's EDC-P to see payment details.

You can virtually eliminate manual reconciliation of payments by enrolling in Electronic Remittance Advice (ERA). Emdeon Dental ePayment is compatible with over 140 dental software systems and can provide direct access to post payments in your practice management software.

Visit www.emdeondental.com/dps/registration/CreateAccount.aspx to create an Emdeon Dental Connect-Providers (EDC-P) account and enroll in Emdeon Dental ePayment. If you have questions about the EFT/ERA enrollment process, please call Emdeon's Dental Support at 1-888-255-7293.

Friendly Reminder About Returning the New 2015 Participating Agreements

Many of you have already signed and returned your Agreement—thank you! We're asking for those of you who haven't returned them to review, sign and return them (along with the completed Verification form) at your earliest convenience to avoid any lapse in your participation.

We provided a notice of non-renewal on or about September 30, 2014, that stated if you do nothing, you will become non-participating with Delta Dental as of the end of the day on December 31, 2014.

In the next few weeks, our representatives will call offices for whom we haven't received the 2015 Participating Agreements with a final reminder, asking them to do so. The Agreements are personalized to reflect each dentist's current network participation status at that location, so that by signing, the dentists will maintain their participation status going forward.

Should you have any questions, please call Provider Services at 1-800-537-1715. Northeast Delta Dental thanks you for your continued participation.

Continuing Education Opportunity

On Friday November 21, 2014, The New Hampshire Dental Society Foundation will present *Emerging Strategies for Oral Health Professionals in the Diagnosis of Systemic Disease* by Barbara L. Greenberg, MSc, PhD.

The lecture will be held at the Red River Theatre on 11 South Main Street in Concord, NH and begins at 8:30 a.m., ending at 11:45 a.m. For more information and to download the registration form, please visit www.nhds.org.



HEALTH *through*
ORAL WELLNESS[®]

Health through Oral Wellness[®] (HOWSM) is Coming! Is Your Practice Ready?

Beginning in January, 2015, most of Northeast Delta Dental's group customers will be offering their covered members access to Health through Oral Wellness[®], our industry-leading oral wellness program for employers. HOWSM provides preventive dental benefits derived from clinical practice guidelines from national professional organizations and healthcare agencies that are matched to the individual needs of members and engages them to take action to achieve their personal best oral and overall health.

Risk for oral diseases such as caries, periodontal disease, and oral cancer varies among individuals based on a range of genetic and behavioral factors including home care, preventive treatment, medical conditions, diet, and smoking. To optimize the effectiveness of prevention, assessment of risk for these diseases is a cornerstone of current preventive care guidelines. In contrast to traditional benefit plans which apply a fixed set of preventive benefits without consideration of variation in risk, HOW makes it possible for dentists to obtain enhanced preventive dental benefits for their patients who need it most at the touch of a button.

Northeast Delta Dental has collaborated with PreViser Corporation, the world leader in digital oral health risk assessment resources, to create a first-of-its-kind technology platform that allows you to enter clinical information about a patient that can be analyzed to make an objective determination of risk for oral disease. The patient's risk profile is used to instantly authorize additional preventive benefits including oral health counseling, additional cleanings and periodontal maintenance, as well as topical fluoride and sealants for children and adults. Standard benefits remain in effect for patients at lower risk for oral disease. If you have patients who had a plan that offered up to four cleanings or periodontal maintenance visits, you will be able to re-authorize their benefits based on their level of risk.

To make this possible, Northeast Delta Dental is providing PreViser's secure, cloud based, digital oral health risk assessment service at no cost to all of our network providers! Only one license is needed for each office location. All dentists in that office location will be identified on the PreViser dentist search feature located on the HOW website as having the ability to complete an Oral Health Information Suite (OHIS) report to qualify eligible patients for enhanced benefits. We think you will also find the colorful and informative OHIS reports for patients useful in educating patients and encouraging them to accept your treatment plans and comply with homecare recommendations. You can even use OHIS on all of your non-Delta Dental patients.

Here's how to get started with your free PreViser Oral Health Information Suite:

1. Go to www.nedelta.com/Providers, log into Benefit Lookup, click on the HOW registration link, and follow the on-screen instructions.
2. Click 'Find my Practice Information,' select the dentist and location from the list, and click 'Submit.' Please note that a separate registration is required for each practice location.
3. Complete the required fields and click 'Register.'
4. You will receive an email from PreViser advising you to complete and validate your registration by visiting www.previser.com/free and selecting 'My Account.'

National Processing Policies are Coming to Northeast Delta Dental!

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, so please continue to verify your patients' most current benefits online at www.nedelta.com/Providers or by contacting our Customer Service representatives 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.
13. Implant maintenance procedures (D6080) will now be covered once every three years under benefit plans that also cover surgical implants.

Please log in to the Provider page of www.nedelta.com and 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.



American Dental Association (ADA) Current Dental Terminology (CDT) 2015 Code Changes

It's that time of year again—time to incorporate the newest set of ADA procedure codes and changes to existing codes. We are happy to report that there are relatively few changes.

Northeast Delta Dental has a dedicated cross-functional team of subject matter experts who have been working on this project since late summer, when the code set was released. The new code set is effective January 1, 2015 and we will have made all the necessary updates to our claims processing system before that date. Included in the work of the team is our review of the new codes and how they relate to coverage under our current contracts and to the Delta Dental Plans Association's membership standards for coverage policies.

Here's a brief summary of the changes:

1. There are 16 new codes, one of which is standardly covered as submitted, subject to contractual limitations. This is the retainer for a resin-bonded fixed partial denture (D6549), commonly known as a Maryland bridge.
2. There are eight new codes that replace four deleted codes for implant-supported removable and fixed dentures. They now reflect which arch of the mouth—upper or lower—is involved. Because these appliances are so specialized, an alternate benefit of a conventional denture is standardly applied, with the dentist able to charge any difference in fees to the patient.

D6110 Implant supported removable denture for edentulous arch – maxillary, replaces D6053

D6111 Implant supported removable denture for edentulous arch – mandibular, replaces D6053

D6112 implant/abutment supported removable denture, partially edentulous arch – maxillary, replaces D6054

D6113 implant/abutment supported removable denture, partially edentulous arch – mandibular, replaces D6054

D6114 implant/abutment supported fixed denture, edentulous arch – maxillary, replaces D6078

D6115 implant/abutment supported fixed denture, edentulous arch – mandibular, replaces D6078

D6116 implant/abutment supported fixed denture, partially edentulous arch – maxillary, replaces D6079

D6117 implant/abutment supported fixed denture, partially edentulous arch – mandibular, replaces D6079

3. The other six new codes are standardly not covered and they are administrative codes for missed or cancelled appointments (D9986, D9987); a code for cleaning and inspecting a prosthetic appliance, such as a denture (D9931); a new code for a 3D photographic image (D0351); and an evaluation for deep sedation or general anesthesia (D9219).
4. There are 52 revisions to existing codes' nomenclature or descriptors that do not affect their current coverage status. For example, the standardly covered existing code for recementation of crowns (D2920) now includes the rebonding of crowns in the nomenclature.
5. There are five deleted codes, including the four implant-supported removable and fixed dentures previously mentioned and the code for coping on a tooth that's part of a fixed partial denture, D6975. This procedure is not standardly covered, but may be submitted using the code for coping on a single tooth, procedure code D2975. The patient will be responsible for the fee.

Please be advised that claims for dates of service on or after January 1, 2015 must reflect the ADA CDT 2015 codes or the claims will be returned to your office for correct coding. If you have any questions, please contact Professional Relations at 1-800-537-1715.



Dr. Thurston J. Carpenter Memorial Golf Tournament

Seventy-six golfers traveled to the Abeniqui Country Club in Rye Beach, New Hampshire for the 17th annual Dr. Thurston J. Carpenter Memorial Golf Tournament on Friday, October 10. This year's winners were, once again, the team of Jodie Hittle, Timothy Dutil, Scott Lavalley, and James Howe, pictured above.

The funds raised by the tournament are used solely by 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. Watch *The Incisor* for details about the 18th annual Dr. Thurston J. Carpenter Memorial Golf Tournament next year!



Northeast Delta Dental Receives Maine Children's Alliance Corporate Award

Northeast Delta Dental received the Corporate Award for our long-standing support of the Maine Children's Alliance at their annual Giraffe Awards celebration on October 22, at The Green Ladle in Lewiston, Maine.

The annual Giraffe Awards recognize individuals and organizations who "stick their necks out" to support and protect Maine's children. Northeast Delta Dental has supported the Maine Children's Alliance for twenty consecutive years. Director of Marketing & Communications, Kathleen Walker (left) is pictured with Executive Director of the Maine Children's Alliance, Claire Berkowitz (right).



Long-time Participating Dentist Honored

Dr. Mitch Couret, Chief Dental Officer had the pleasure of presenting Gary H. Breen, DMD of Rutland, Vermont with a hand-crafted clock in honor of his 35 years of participation.

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

Robert Weigand, DDS
Wendy Alpaugh, DMD
Brian Van Emmerik, DDS
Ernest Holden, DMD
Nicole Emery, DDS
Marion Hernon, DMD
John Frachella, DMD
Tae Hyun Kwon, DDS
Jenna Gaw, DDS
Vicki Saba, DMD
Tina Bourgoin, DMD
Marina Stakes, DMD
Ainslee Flavell, DMD
Kyle Dunmire, DMD
Ji Hae Yang, DDS
Mathilde Reznik, DMD
Ashley Leavell, DMD
Kiirsten Finn, DMD
Richard Huot, DDS

Vermont

Mathew Woodward, DDS
Kristopher Keeton, DDS
Katera Hopkins, DMD
Timothy Meyers, DDS
David Burch, DMD
Pathik Shah, DMD
Zahra Khorrani, DDS

Tara Symancyk, DDS
Jitka Matherly, DDS
Cheyanne Warren, DDS
James Cossaart, DDS

New Hampshire

William Guthrie, DDS
Adam Teixeira, DDS
Kelley McLaughlin, DMD
Kamel Elhosary, DMD
Tae Hyun Kwon, DDS
Ashley Leavell, DMD
Robert Brandt, DDS
Amanda Smith, DMD
Robert Fromuth, DDS
David Burch, DMD
Ekta Sagar, DDS
Molly Harrison, DMD
Simple Kumar, DMD
Marc Valli, DMD
Timothy Smith, DDS
Laura Tappe, DDS
Alyssa Ebright, DMD
Darcy Neveu, DMD
Raya Aleksieva, DMD
Di Liu, DDS
Kai Gao, DMD
Giac Dang, DMD
Manuel Posada, 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.

Holiday Closures

Thanksgiving Day	Thursday, November 27, 2014
Day after Thanksgiving	Friday, November 28, 2014
Christmas Day	Thursday, December 25, 2014
Day after Christmas	Friday, December 26, 2014
New Year's Day	Thursday, January 1, 2015