

Summer 2013News for the
Dentist and StaffPublished by
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Tom Raffio
President & CEO
Northeast Delta Dental

Affordable Care Act (ACA) Update

All the heat we have been experiencing recently is not from climate change, it's from health care change. Federal agencies and state insurance departments are working feverishly to review and approve medical and stand-alone dental plans to be offered on the Health Insurance Marketplaces (also referred to as "Exchanges") that will open for business on October 1, 2013. Northeast Delta Dental's pediatric, family and small group plans have been approved to be offered on the Maine, New Hampshire and Vermont Marketplaces. We may turn out to be the only stand-alone dental carrier offering dental plans in Vermont and New Hampshire.

Although implementation of two key pieces of the Affordable Care Act have been delayed a year, the bulk of the ACA's work is charging forward. One change involves the number of plans small employers (up to 50 full-time equivalent employees) using the Small Business Health Options Program (SHOP) exchange can offer their employees

to pick from; for 2014, employers will only be able to select and offer one plan to their employees. The other change is a one year delay in the penalty to large employers that do not offer "affordable" (a defined term) health coverage to employees. Both of these delays are due to insufficient time for the federal agencies involved to do all of the advance technological or regulatory work needed to make the systems ready for October 1, 2013.

When you read the next *Incisor* edition, the Exchanges will have been in operation for several weeks.

Affordable Care Act (ACA) Forum – August 8, 2013

In partnership with the Southern New Hampshire University (SNHU) Business School, Northeast Delta Dental has organized an ACA educational forum lining up various speakers including the Commissioner of Insurance, scheduled for August 8 at SNHU.

This forum is designed for small businesses and will answer questions such as:

- Do I have to offer coverage for employees' dependents and spouses?
- Will I qualify for the health premium tax credit?
- How much of the cost of my employees' insurance do I have to pay?
- If I don't offer insurance, will I have to pay a penalty?
- Do I have to buy insurance on the new health exchange?
- How do I know if I'm a "small business"?

Event Date: Thursday, August 8th from 9 a.m. to noon

Location: Southern New Hampshire University, Manchester, NH in their Dining Center Banquet Facility

Registration is FREE but you do need to register. Please visit www.cwbanh.com to register.

Consultants' Corner

Crown Lengthening and Distal Wedge Procedures

Here are two dental surgical procedures that we have found have significant misinterpretation:

Clinical Crown Lengthening – hard tissue, ADA procedure code D4249

This procedure is employed to allow restorative procedure or crown with little or no tooth structure exposed to the oral cavity. Crown lengthening requires the reflection of a flap and is performed in a healthy periodontal environment, as opposed to osseous surgery, which is performed in the presence of periodontal disease. Where there are adjacent teeth, the flap design may involve a larger surgical area. Misinterpretation is understandable because, with the exception of “- hard tissue” in the title, there is nothing about the requirement of bone removal to fulfill the definition of this ADA code.

Northeast Delta Dental requires submission of clinical notes and a radiographic or photographic image for consultant review for crown lengthening, procedure code D4249. As a healing period is essential before initiating the restorative procedure, this procedure is disallowed if performed on the same date of service as the restorative procedure.

Crown lengthening is payable only when subgingival caries or tooth fracture require removal of soft tissue and bone to enable the restoration of the tooth. This procedure must alter crown to root ratio to be eligible for benefits as evidenced by violation of the biological width—less than 3mm of tooth structure between the alveolar crest and the restoration margin as noted by radiographic review or bone sounding.

The appropriate code for removal of only soft tissue to enable a restorative procedure is D4212, gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth. This is disallowed as it is considered part of the restorative procedure, except in special circumstances, which requires a written report, accompanied by a radiographic or photographic image for consultant review.

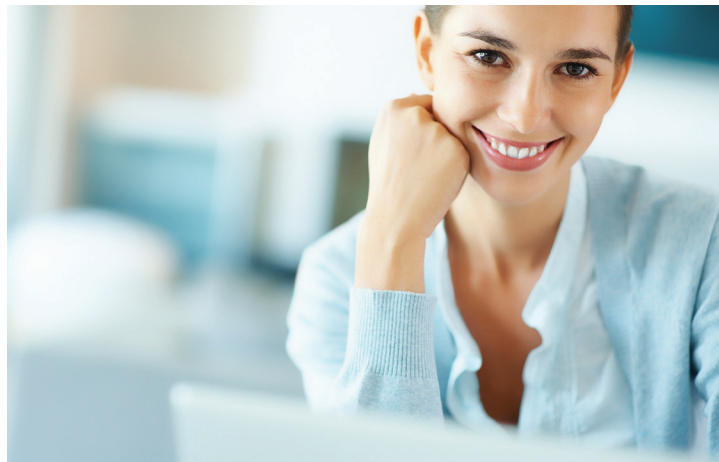
Crown lengthening is considered to include any distal wedge performed in the same area on the same date.

Distal or Proximal Wedge Procedure (when not performed in conjunction with surgical procedures in the same anatomical area), ADA procedure code D4274

This procedure is performed in an edentulous area adjacent to a periodontally involved tooth. Gingival incisions are utilized to allow removal of a tissue wedge to gain access and correct the underlying osseous defect to permit close flap adaptation.

Again, bone removal is essential to the use of ADA code D4274, and for benefits to be approved. If only soft tissue is removed, the appropriate ADA procedure code is **D7972, surgical reduction of fibrous tuberosity or ADA code D4211, gingivectomy, one to three teeth** depending upon specific condition.

If you would like to discuss these procedures further, please feel free to contact Northeast Delta Dental's consultants at 1-800-537-1715.



Why Do Risk Assessment?

Risk assessment is an important concept in the practice of evidence-based health care and a necessary first step in any corporate wellness program. A 2012 Department of Labor/Rand report stated that 92% of employers with 200 or more employees reported offering wellness programs in 2009. Wellness programs target incentives and preventive health care to those employees at increased risk of disease. Risk assessment facilitates identification of these high risk individuals and assists in decision-making to direct cost-effective preventive interventions at the right time, to the right persons, and at the appropriate frequency.

The Patient Protection and Affordable Care Act (ACA) also supports wellness initiatives with numerous provisions intended to leverage workplace health promotion and prevention as a means to reduce the burden of chronic illness and to limit growth of health care cost. The combined clinical and risk information is used by the practitioner to provide feedback to the patient and develop a prevention plan based on the self-reported behavioral risks and the patient's current health status. This feedback and plan can potentially improve health behaviors and/or alter one's risk of disease, and improve disease management.

Northeast Delta Dental now offers employers and individual members access to PreViser Corporation's **myDentalScore.com**, a personal oral health risk assessment tool that provides a numerical score of risk for dental caries, periodontal disease and oral cancer. Go to nedelta.com and click on the MyDentalScore link and take the test. This risk assessment is a component of the overall oral health and wellness program that Northeast Delta Dental is developing for our both group employee and individual members.

When group employee and individual members complete their personal oral health risk assessment, we encourage them to see their dentist to discuss their results and to have their scores clinically validated using PreViser's **Oral Health Information Suite (OHIS)**, an online clinical tool available to dental offices as a subscription service. The subscription also includes a personalized version of myDentalScore.com for the dental office, and a listing on the myDentalScore.com website as an office that can validate personal risk assessment scores.

Northeast Delta Dental is currently offering a limited number of free online subscriptions to PreViser's Oral Health Information Suite exclusively for our participating dentists. For more information about this offer, please contact Professional Relations at 1-800-537-1715.

Delta Dental Preferred Provider Option (PPO) Information for Dentists and Staff

This chart outlines the reimbursement available for covered employees and their families who have a Delta Dental PPO or a Delta Dental PPO plus Premier benefit plan. Covered people may seek treatment from any dentist. However, by seeking treatment from a dentist outside the Delta Dental PPO Network, they may incur greater out-of-pocket expenses.

Dental Benefit Plan	Delta Dental PPO Network Dentist	Premier (fee-for-service) Participating Dentist	Nonparticipating Dentist
Premier	Dentist's Premier filed fees	Dentist's Premier filed fees	Maximum Allowable Amount for nonparticipating dentists, can bill up to submitted fee
Delta Dental PPO	Delta Dental PPO Fee Schedule, no balance billing	Delta Dental PPO Fee Schedule, can bill up to filed fee	Maximum Allowable Amount for nonparticipating dentists, can bill up to submitted fee
Delta Dental PPO plus Premier	Delta Dental PPO Fee Schedule, no balance billing	Dentist's filed fee, can bill up to filed fee	Maximum Allowable Amount for nonparticipating dentists, can bill up to submitted fee

How are Premier (fee-for-service) network dentists reimbursed for Delta Dental PPO patients?

Participating Premier network dentists are reimbursed based on the lesser of the submitted fee, the dentist's filed fee, or the amount listed in the Delta Dental PPO Fee Schedule of Maximum Allowable Amounts. Premier network dentists may charge the patient the difference, if any, between their filed fee and Delta Dental's PPO Fee Schedule of Maximum Allowable Amounts. Premier network dentists will receive payment directly from Delta Dental.

How are Premier (fee-for-service) network dentists reimbursed for Delta Dental PPO plus Premier patients?

Participating Premier network dentists are reimbursed based on the lesser of the submitted fee or the dentist's filed fee. Premier network dentists may charge the patient up to the filed fee. Premier network dentists will receive payment directly from Delta Dental.

How are Delta Dental PPO network dentists reimbursed for Premier patients?

Delta Dental PPO network dentists are reimbursed based on the lesser of the submitted fee or the dentist's Premier filed fee. Delta Dental PPO network dentists will receive payment directly from Delta Dental.

How are Delta Dental PPO network dentists reimbursed for Delta Dental PPO or Delta Dental PPO plus Premier patients?

For both dental benefit plans, Delta Dental PPO network dentists are reimbursed based on the lesser of the submitted fee, the dentist's filed fee, or the amount listed in the Delta Dental PPO Fee Schedule of Maximum Allowable Amounts. PPO network dentists may not charge the patient the difference, if any, between their submitted fee and Delta Dental's PPO Fee Schedule of Maximum Allowable Amounts. Delta Dental PPO network dentists will receive payment directly from Delta Dental.

How are nonparticipating dentists reimbursed for Delta Dental Premier, Delta Dental PPO and Delta Dental PPO plus Premier patients?

Nonparticipating dentists are reimbursed Delta Dental Fee Schedule of Maximum Allowable Amounts for Nonparticipating Dentists. Nonparticipating dentists may charge the patients their full fee at the time of service. In New Hampshire and Vermont, payment will be made to the subscriber. In Maine, payment will be made to the subscriber, or the subscriber may assign benefits to the dentist.

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

Lindsay Roskelley, DMD
Jacob Roskelley, DMD
Pradipta Mazumder, DDS
Stefan Andren, DDS
Elizabeth Courtney, DMD
Prasanthi Bobba, DDS
Marcus Wilkerson, DDS
Lashica Young, DDS
Leslie Elston, DMD
Lindsey Brangwynne, DMD
Michelle Rowe, DDS
Joanna Fox, DMD
Ryan Jeffrey, DDS
Daniel Fackrell, DMD
Jeremy Plourde, DMD

Rachel Davis, DDS
Quinn Chan, DMD
Michael Shafer, DDS
Lauren Brenner, DMD
Amulya Jayanty, DMD
Paul Johnson III, DMD
Anthony Giamberardino, DMD
Shih Mei Chiang, DDS
Denise Tong, DMD
Jacqueline Haker, DDS
Daniel Braasch, DMD

Vermont

New Hampshire

Irina Alder, DDS
Christopher Mirucki, DMD

Holly Maier, DMD
Kameron Schaberg, DDS
Yves Andre, DDS
Brian Collins, DDS
Zongjian Jia, DMD

Long-time Participant Recognized



Network Representative, Linda Carter presented **Robert L. Tatro, DMD** of Claremont, NH, with a check for \$350 in his name for the Norris Cotton Cancer Center in honor of his 35 years of participation.

Holiday Closures

Labor Day

Monday, September 2

Road Race Winner



Dr. Suzanne West and CEO **Tom Raffio** celebrate Dr. West's win at the Mt. Washington Road race, sponsored by Northeast Delta Dental. She was the 9th woman overall, at 1:28:22; first in her age group. Dr. West finished ahead of prior winner (and Boston Marathon winner), Jackie Gareau.

Claims with Invalid ADA Procedures Codes to be Returned

Northeast Delta Dental continues to receive claims for invalid American Dental Association (ADA) procedure codes, in particular, the child and adult topical fluoride codes, D1203 and D1204 respectively. Please be advised that claims for any invalid ADA procedure code, including D1203 and D1204, will be returned for resubmission with the current valid ADA procedure code. Please contact Professional Relations at 1-800-537-1715, should you have any questions.

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.