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News for the  
Dentist and Staff

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# The Incisor

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## Health through Oral Wellness® (HOW®)

Dear Health through Oral Wellness® (HOW®) Partners in Prevention,

I am really gratified with the number of Northeast Delta Dental practices that are joining the ranks of HOW as Partners in Prevention. I am even more pleased to inform you that getting your patients the preventive dental care matched to their individual needs just got easier!

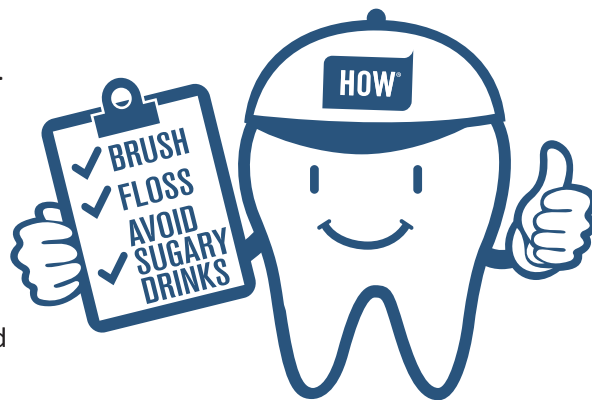
Effective July 13, 2015, your patients who may be eligible for HOW enhanced benefits through their employer are no longer required to register for HOW in order to receive additional preventive services based on their risk for oral disease. Once you have submitted the eligible patient's PreViser risk assessment showing moderate to very high risk for caries or periodontal disease (score of 3, 4, or 5), the appropriate benefits will automatically be authorized. You must still submit claims in the usual way for the services you elect to provide to your patient.

The effective date for enhanced dental benefit authorization is the date the oral health risk assessment is received at Northeast Delta Dental. Claims submitted prior to that date will be denied.

Although patient registration is no longer required for the enhanced benefits, we hope you will continue to encourage your patients to go to [www.HealthThroughOralWellness.com](http://www.HealthThroughOralWellness.com) and register themselves and their families for HOW. This will allow us to engage them to improve compliance with your preventive care recommendations. If you have questions or comments, please drop us an e-mail at [HOWinfo@nedelta.com](mailto:HOWinfo@nedelta.com) or call Provider Services at 1-800-537-1715.

Yours truly,

The Smile Coach  
Heather A. Brown, RDH, MPH  
Manager, Oral Health and Wellness Solutions



**Save the date...**

*Dr. Thurston J. Carpenter Memorial Golf Tournament  
Friday, October 2, 2015 • The Ledges Golf Club • York, Maine*



Tom Raffio, President & CEO, Northeast Delta Dental

## Affordable Care Act Update

The United States Supreme Court (USSC) has again upheld a major provision of the Affordable Care Act, ruling 6-3 in favor of the Obama Administration's position in the *King v. Burwell* decision back in June. The USSC decided that the Affordable Care Act does not prohibit awarding health premium tax credits to individuals purchasing their health coverage on *Healthcare.gov*. With that decision the uncertainty of tax credits for the 6.4 million people who purchased coverage on *Healthcare.gov* has ended.

The Affordable Care Act and *Healthcare.gov* are reaching another stage of maturity as the country has now lived with both five and three years, respectively. Medical and dental insurers are preparing for Year 3 of plans being offered on the federal and state-based health insurance exchanges (Vermont Health Connect and *Healthcare.gov* being those in Northeast Delta Dental's three states).

*Healthcare.gov*, while certainly not perfect, has continued to improve its processes and the consumer purchasing experience. Vermont Health Connect (VHC), however, continues to experience consumer and insurer frustration with its inability to automatically and quickly process an individual's change in circumstances (the addition of a newborn to a plan, the removal of a family member from a plan, etc.). If VHC continues to struggle with this and other functions, one possible change is for the Shumlin Administration to convert VHC from a state-based exchange to a partnership exchange where the federal government's exchange (*Healthcare.gov*) could handle certain eligibility determinations or billing and payment functions for Vermont. Time will tell if the Administration makes that call, or if the State's legislature forces the Administration to do so.

## Direct Deposit (EFT) is an Asset to Any Dental Practice

### Guest Editorial by Angela M. Donovan, CDPMA

There are a lot of dental practices out there that are still having insurance carriers issue paper checks for claims payment. They have to wait for the check to arrive in the mail, post the payment, put a deposit together, drive to the bank and then stand in line to deposit it and depending on the banking institution wait up to three days for the check to clear before the funds show up into their account. This whole process could take up to 30 days. You can also take into consideration the time and administrative costs that go along with it.

What if I told you that there was a simpler way around all of this?

Direct deposit or EFT (Electronic Funds Transfer) is simple and very easy to utilize. You submit your claims to the insurance carrier and within approximately 7-10 days, your claim payments are direct deposited into your practice's business account. You would simply log into [www.EmdeonDental.com](http://www.EmdeonDental.com) and download your explanation of benefits. The EOBs are in the same format you would receive if the carrier sent you a paper check. The process takes no time at all.

Are there any risks to using EFT?

EFT is not a new concept. It has been used by medical insurance carriers for almost 20 years. We've only recently seen it being used by dental insurance carriers in the last 10 years or so.

Insurance carriers like Delta Dental CANNOT debit funds out of your account. They are only authorized to deposit funds. In cases where there has been an overpayment, they will issue a request

for a refund from the provider. If the provider fails to refund the overpayment in a timely manner, they will withhold the overpayment amount from future payments. It works the same way as it would with the paper checks.

The funds are always in your account when the carrier says they have been deposited. I have never experienced or heard of a practice that has been told the funds were in their account and weren't. With EFT, you never have to worry about lost or stolen checks. This is a safe way to receive payment.

This past winter was one of the most extreme winters in New England's history. A lot of practices were forced to close due to the massive snowstorms, parking bans and other weather related emergencies. Some areas even experienced limited to no mail delivery. All of these factors had a negative financial impact on the first quarter of 2015. Although it was slow for everyone, it gave providers that participated in the EFT Program peace of mind that their money was still being transferred into their accounts when they couldn't make it into the practice.

There is never a down side to using this type of technology. If your practice isn't using EFT, you're losing time and resources.

(Note: Please visit Emdeon at <https://www.emdeondental.com/dps/registration/CreateAccount.aspx> to create an Emdeon Dental Connect-Providers (EDC-P) account and enroll in Emdeon Dental ePayment.)

## Periodontal Maintenance (D4910) Processing Policy Clarifications

Northeast Delta Dental has been in the process of migrating to National Processing Policies (NPPs) since the beginning of the year, which has caused some confusion in the interpretation of the policies surrounding periodontal maintenance (D4910); primarily, the application of “disallows” and “denials.” Therefore, the purpose of this article is to clarify some of those policies. (Please note, “disallow” means the participating Delta Dental dentist agrees not to charge a separate fee for the procedure. “Denial” means the patient is responsible for the fee.)

### Current D4910 Policy Rules which involve disallows and/or denials when submitting claims:

- 1. A previous periodontal therapy history is necessary:** Periodontal maintenance (D4910) is a covered benefit following periodontal therapy. Periodontal therapy is defined as scaling and root planing (D4341/D4342), flap surgery (D4240/D4241), or osseous surgery (D4260/D4261). Active periodontal therapy does NOT include procedures such as soft tissue grafts, crown lengthening procedures, full mouth debridement, ridge augmentation, or implants. Therefore, benefits for D4910 are denied if there is no history of periodontal therapy. You may consider using prophylaxis (D1110) instead. If a periodontal procedure has been performed for bone loss without periodontitis (iatrogenic or idiopathic bone loss), D1110 could be used (not D4910).
- 2. Benefits for periodontal maintenance are allowed before scaling and root planing:** Periodontal maintenance (D4910) or prophylaxis (D1110) can be performed prior to scaling and root planing (D4341/D4342), **if** there are at least two weeks between the two appointments and the patient has also had at least one periodontal therapy appointment (at least 90 days prior to the periodontal maintenance appointment). This two week limitation does not apply if less than two quadrants of scaling and root planing are/were being performed.
- 3. Benefits for scaling and root planing (D4341/D4342) or prophy (D1110) are disallowed when periodontal maintenance (D4910) is performed on same date of service by the same dentist/dental office:** Benefits for D4910 include scaling and root planing and prophylaxis procedures. Fees for these procedures by the same dentist/office are disallowed when billed on the date of service as the periodontal maintenance.
- 4. Benefits for periodontal maintenance are disallowed when performed by the same dentist/office within 90 days of periodontal therapy:** Certainly, this particular disallow has generated the most questions regarding periodontal maintenance policies during the past few months. Fees for D4910, when billed within 90 days of periodontal therapy by the same dentist/office, are disallowed. However, the following very important exceptions of this policy provide benefits for periodontal maintenance in most clinical situations:

Exceptions to the 90 day disallow rule:

- a. If there has been previous periodontal therapy and the patient is already on a three month interval of periodontal maintenance.
- b. Periodontal therapy is comprised of less than a quadrant and it has been at least 90 days since the initial periodontal therapy (e.g.; patient has the equivalent of less than three quadrants of periodontal therapy during this episode of treatment).

The purpose of the 90 day disallow policy is to encourage proper patient treatment. Scheduling a patient too early (less than 90 days) for a periodontal maintenance visit to evaluate/treat following a specific therapeutic procedure would not be clinically beneficial and may interfere with proper wound healing. In clinical practice, however, it is expected that the 90 day disallow rule would seldom have to be applied during ongoing periodontal therapy. The rule normally would only be applied when a periodontal maintenance visit is less than 90 days following the initial periodontal therapy visit.

We hope that the above clarifications of “disallow” and “deny” policies when periodontal maintenance (D4910) is performed will answer some of the questions that many of you may have. We understand the reasons for the confusion over this issue, but we hope that a better understanding of some of the logic behind establishing the rules will now makes some sense. Please contact Professional Relations at 1-800-537-1715 if you should have any additional questions, comments, or suggestions concerning periodontal maintenance or any other matter. Thank you for your continued support of Northeast Delta Dental.



## Northeast Delta Dental Foundation Supports Day Clinics in Maine

Following their Annual Meeting in June, Maine Dental Association's (MDA) outgoing president, Dr. Timothy Oh, organized a series of day clinics in the Rockland area, including some of the islands. Dental students from the University of Connecticut and many dentists who attended the MDA's Annual Meeting volunteered to provide dental services to the local residents. Dr. Mitch Couret presented a \$1,000.00 check on behalf of the Northeast Delta Dental Foundation to Dr. Oh, to help offset the costs of the dental supplies for the clinics.

## 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.

## 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:

### New Hampshire

Harbpinder Shevchenko, DMD  
 Emily Samuel, DMD  
 Mehdi Karimipour-Saryazdi, DMD  
 David Wegehof, DMD  
 Jillian Harrison, DMD  
 Alayna Mender, DMD  
 Divyanshu Soni, DMD  
 Arnold Burdick, DDS  
 Christopher Moriarty, DMD  
 Jeffrey Fasulo, DDS  
 Benjamin Roth, DMD  
 Danielle Leonardi, DMD  
 Rupesh Pandey, DDS  
 Caroline Clerisme, DMD  
 Yang Zhao, DMD  
 Yichen Wei, DMD

### Vermont

Matthew Rogers, DDS  
 Petro Matsyshyn, DDS  
 Paul Davoren, DDS  
 Scott Gruwell, DDS  
 Stephen Moran, DDS  
 Douglas Rosenman, DMD  
 Mokhtar Boushaba, DMD  
 Jeremy Clover, DMD  
 Michael Morris, DDS  
 William Green, DMD

### Maine

Per Houmann, DDS  
 Timothy Oh, DMD  
 Kristine Landry, DDS  
 John Schleder, DDS  
 Katherine Paret, DMD  
 Karen Delaney, DDS

## Holiday Closures

Northeast Delta Dental will be closed for the following holiday. Our website, [nedelta.com](http://nedelta.com), will continue to be available.

Labor Day

Monday, September 7, 2015

## Save These Dates for Dental Team Training!

In our continuing efforts to keep dentists and their teams informed about Northeast Delta Dental changes, projects, policies and procedures, we have scheduled a series of three seminars, one each in Maine, New Hampshire and Vermont. The dates and venues are as follows:

- September 4, 2015 at the Hilton Garden Inn, Bangor, ME
- October 30, 2015 at the Sheraton Hotel & Conference Center, Burlington, VT
- November 13, 2015 at Northeast Delta Dental's Conference Center, Concord NH

All seminars will run from 9 am until noon, with registration and a continental breakfast at 8:30 am. Please contact Santos Lara, Administrative Assistant, by telephone at 603-223-1239, or by email at [slara@nedelta.com](mailto:slara@nedelta.com) to register.

We look forward to seeing you and one member of your dental team at one of the seminars!