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News for the  
Dentist and Staff

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# Incisor

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## Partners in Prevention

Hello fellow dental hygienists! We are excited to present the first *Partners in Prevention* article for Northeast Delta Dental's *Incisor* newsletter. This article will include information relevant and specific for dental hygienists. Our first article will provide information about our Health *through* Oral Wellness® (HOW®) program.

Northeast Delta Dental recognizes that one size does not fit all when it comes to your patients' oral health care. Some patients require more preventive services than others. That is why we offer the HOW® program.

The HOW® program is a comprehensive, patient-centered oral and systemic wellness program. The program is designed to match preventive dental benefits to the individual needs of your patients. By partnering with you, the dental hygienist and dental office, Northeast Delta Dental is able to identify patients at a greater risk for oral disease through the evidence-based, online risk assessment tool called PreViser<sup>SM</sup>.

Dental hygienists can use the PreViser<sup>SM</sup> software at no cost to the dental office. This easy to use, online risk assessment tool will help to accurately describe your patients' risk of oral disease. The risk assessment includes the severity and stability of your patient's periodontal disease, as well as your patient's restorative needs.

Once you complete the risk assessment questionnaire, there will be a colorful report at the end that will list these scores in a numerical value. This report is easy for the patient to understand and serves as an educational take home brochure. The report will highlight and review what you, the dental hygienist, have already discussed with your patient. This includes the potential treatment or preventive interventions that may be considered to optimize a patient's oral and overall health.

Through PreViser<sup>SM</sup>, patients who are determined to be at a greater risk for periodontal disease and/or caries will be eligible for enhanced preventive dental benefits through Northeast Delta Dental's HOW® program. These benefits could include, although are not limited to, additional cleanings, periodontal maintenance visits, and fluoride treatments and sealants without age restrictions.

If you are using the HOW® program in your office, that's great! Thank you! We would love to hear how it has improved your patients' oral health. If you are not and would like more information on how you can start providing targeted care, please visit **HealthThroughOralWellness.com**, or contact one of our Oral Health and Wellness Solutions Specialists at:

**Telephone:** 1-800-537-1715, extension 1339

**E-mail:** HOWinfo@nedelta.com

## Coordination of Benefits

Some patients may be fortunate enough to be covered by more than one dental plan. This dual coverage typically occurs when a patient has coverage both through his or her own employer and through his or her spouse's plan. In these situations, the patient is not entitled to dual benefits, nor is the dentist entitled to duplicate payment. Instead, plans will coordinate the benefits to eliminate over-insurance or duplication of benefits and ensure that the combined amount paid by the plans does not exceed the total charge approved by Northeast Delta Dental.

The National Association of Insurance Commissioners (NAIC) sets forth rules to determine which plan pays first ("primary") and which plan pays afterwards ("secondary"). The general rule is that the plan that covers the patient as an enrollee is the primary plan and the plan which covers the patient as a spouse or dependent is the secondary plan. Some dental benefit plans have "non-duplication of benefits" provisions. This means that the secondary plan will not pay any benefits if the primary plan paid the same or more than what the secondary plan would have for these services. Some dental plans may require the medical carrier to be the primary payor for certain procedures, such as oral surgery.

If Northeast Delta Dental is the primary plan, it will pay the claim according to the appropriate Maximum Allowable Charge (MAC) or PPO fee schedule as if there were no other insurance. If Northeast Delta Dental is the secondary plan, the amount paid by the primary insurer is deducted from the total approved amount and Delta Dental makes payment based on the balance in accordance with its contractual agreements with purchasers and providers. Northeast Delta Dental cannot be held liable for other carriers' contractual arrangements.

Northeast Delta Dental's limitations and exclusions still apply. Therefore, even if a patient has dual coverage, the combined payments of all carriers may not cover the entirety of the submitted fee. In such cases, it may be necessary to write off the difference between the submitted fee and the sum of all plan and patient payments. Write-offs should not be calculated until all plans have processed and paid the claim.



## Northeast Delta Dental Mount Washington Road Race

The annual event was held on June 17 — a beautiful day on the highest mountain in the Northeast! Proceeds from the Northeast Delta Dental Mt. Washington Road Race are donated to Coos County Family Health Services to help improve the oral health of Coos County residents. Pictured is President & CEO, Tom Raffio, crossing the finish line.

## Affordable Care Act Update, August 2017

With the dramatic failure of the American Health Care Act ("AHCA") and the Better Care Reconciliation Act ("BCRA") in July, the future of the Affordable Care Act ("ACA") looks more secure than it did six months ago — but only slightly. Although the ACA remains in place, concerns persist about the viability of the ACA exchanges.

These concerns have been exacerbated by the President's threat to withhold the Cost Sharing Reduction ("CSR") payments made to insurers to offset some of their costs for providing discount insurance plans to Americans who earn up to 200% of the federal poverty limit. The removal of CSR payments would likely cause premiums to rise. Governor Sununu of New Hampshire was one of many governors who asked the administration to continue CSR payments through 2019 to keep the insurance market stable.

Also in **New Hampshire**, the Insurance Commissioner asked the legislature to stabilize the insurance market through a state-run reinsurance program funded by \$32 million assessment on all of the insurers operating in New Hampshire, along with some federal money. But the legislature's Joint Health Care Reform Oversight Committee voted along party lines not to include the insurer assessment.

In **Vermont**, the state has made progress in addressing many of the technical problems facing its state-run exchange, Vermont Health Connect ("VHC"). Vermont's governor, Phil Scott, campaigned on the idea of shifting individual enrollment from VHC to **healthcare.gov**. However, in light of the uncertainty surrounding the ACA in Washington, Governor Scott has adopted a wait and see approach on this issue.

**Maine** remains the only state in the northeast not to have expanded Medicaid. Governor LePage has vetoed five Medicaid expansion bills. Enrollment in plans on Maine's federally-run exchange decreased 5.5% in 2017. Aetna canceled plans to enter Maine's exchange in 2017. Aetna also canceled plans to enter exchanges in four other states and announced it would leave the exchanges in eleven states. Aetna continues to offer exchange-certified individual plans off the exchange in Maine. Aetna includes pediatric dental coverage in its medical plans.

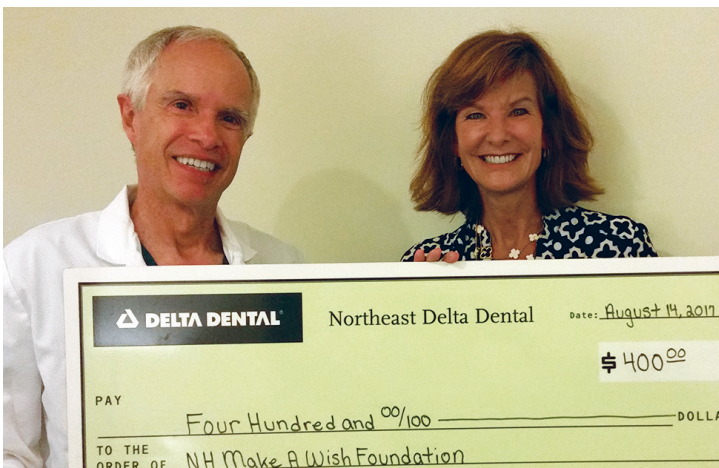
## Anniversary Awards



Health *through* Oral Wellness® Specialist, Stacy Plourde, RDH had the pleasure of presenting Dr. Kelly Ginnard with a plaque, commemorating her 25 years of participation with Northeast Delta Dental.



Stacy also presented Dr. Tara Levesque Vogel with a certificate of appreciation for Dr. Vogel's 15 years of participation.



LeaAnne Haney, RDH, Health *through* Oral Wellness® Specialist, honored Dr. Mark DiBona with a \$400 donation in his name to one of his favorite charities, NH Make A Wish Foundation in celebration of his 40 years of participation.



Wentworth-Douglass unveiled their drug takeback box on Tuesday, July 19. In attendance was (from left to right): Richard Meinking, PharmD, Pharmacy Director, Wentworth-Douglass Hospital; P. Travis Harker, MD, Chief Medical Officer, Granite Health; Gregory J. Walker, FACHE, President and CEO, Wentworth-Douglass Hospital; New Hampshire Governor, Chris Sununu; President, Tufts Health Freedom Plan, Brian Wells, and President & CEO of Northeast Delta Dental, Tom Raffio.

## Northeast Delta Dental Teams Up with Tufts Health Freedom Plan and Granite Health to Combat New Hampshire's Opioid Crisis

Northeast Delta Dental has partnered with Tufts Health Freedom Plan and Granite Health to combat New Hampshire's drug crisis together. The first component of this three-fold effort includes installing drug take back boxes in three Granite Health Hospitals: Catholic Medical Center, LRGHealthcare, and Wentworth-Douglass.

Other initiatives include the distribution of Deterra deactivation pouches by physicians following surgery and hosting provider education sessions for New Hampshire's medical and dental community. Deterra pouches neutralize the active ingredients in opioids for safe in-home disposal of excess or expired medication.

Later this year, Granite Health will host continuing education opportunities (CEs) alongside Northeast Delta Dental and Tufts Health Freedom Plan in most of Granite Health's hospital network. The CEs will focus on best practices of opioid prescribing and disposal in most of their hospitals. These CE opportunities will include dental opioid references and be open to Northeast Delta Dental's member dentists. Stay tuned!

## Holiday Closures

Northeast Delta Dental will be closed for the following holiday. Information for dental offices, including Benefit Lookup, is available at [nedelta.com/Providers](http://nedelta.com/Providers) at any time.

Labor Day

Monday, September 4, 2017

## 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

Victor Hwang, DMD  
Linda Baughan, DDS  
Glenn Hanf, DMD  
Jan Sapak, DMD  
Marc Melnick, DDS  
Jennifer Brunacini, DDS  
Jane Ogembo, DDS  
Michael Sloan, DDS  
Adam L'Italien, DMD  
Jeffrey Sloan, DDS  
Jason Hamel, DMD  
Meagan Bossie, DMD  
Shilo Annis, DMD  
Paul Gualtieri, DDS  
Isatu Bah, DDS  
Christopher Ford, DMD  
Stephen Murrell, DDS  
Matthew Janda, DDS

### New Hampshire

Marc Ackerman, DMD  
Maryam Mandasaurwala, DMD  
Joseph Yudin, DDS  
Jeffrey Bellanti, DMD  
Jun Yu, DDS

Kailash Suri, DMD  
Mark Hochberg, DMD  
Nan Chen, DMD  
Jordan Thomas, DMD  
Brad Dressler, DMD  
Christina McCann, DMD  
Adam Bottrill, DMD  
Gabrielle DeMille, DMD  
Carson Stroyan, DMD  
Brian Cicero, DMD  
Neha Gupta, DMD  
Amy Landry, DMD  
Monica Moitoso, DMD

### Vermont

Stephen Phillips, DDS  
Daniel Morris, DMD  
James Booth, DDS  
Anthony Gragg, DMD  
Russell O'Connell, DMD  
Amanda Munger, DMD  
Michael Taher, DMD  
Clark Andelin, DMD  
Eliza Callwood, DMD



## Save These Dates for Dental Team Training!

Join us to learn more about how you can enhance your dental practice, while increasing patient treatment acceptance through Northeast Delta Dental's innovative Health *through* Oral Wellness® program, powered by PreViser<sup>SM</sup>; as well as learning about policy changes and updates for 2018. We have scheduled a series of three free seminars, one each in Maine, New Hampshire, and Vermont. Watch your email for the invitations! The dates and venues are as follows:

**October 13, 2017** Sheraton Hotel & Conference Center, Burlington, Vermont

**November 3, 2017** Northeast Delta Dental's Conference Center, Concord, New Hampshire

**November 17, 2017** Holiday Inn by the Bay, Portland, Maine

All seminars are on Fridays and will run from 9:00 am until noon, with registration and a complimentary continental breakfast at 8:30 am. Reservations are limited to two attendees per office. If more than two are interested in attending, we'll put their names on a waiting list and contact you if space becomes available. For reservations, please contact Santos Lara, Sr. at [slara@nedelta.com](mailto:slara@nedelta.com) or 1-800-537-1715, extension 1239.

Everyone in attendance will be entered into a raffle for a door prize, so stay until the end to learn if you are the lucky winner! We look forward to seeing you and a member of your dental team at one of the seminars!

# REGISTER NOW!

## 19th Annual Thurston J. Carpenter Memorial Golf Tournament

Friday, September 22, 2017 Abeniqui Country Club, Rye Beach, NH • 7:30 am Registration • 8:30 am Shotgun Start

For registration go to [www.birdeasepro.com/carpentergolf](http://www.birdeasepro.com/carpentergolf) or contact Kathleen Gleason at 603-223-1317. Registration deadline is September 15, 2017.

Proceeds support the Northeast Delta Dental Foundation.

## 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.