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*Tom Raffio
President & CEO
Northeast Delta Dental*

Affordable Care Act (ACA) Update

On January 1, 2014, the first 2014 medical and dental plans offered on the state-based and federal online Marketplaces became effective. As of this writing, more than three million people nationally have successfully enrolled in and have health coverage through plans purchased on the federal and state-based on-line Marketplaces. It is too soon to know how many of those subscribers have enrolled in stand-alone dental plans nationwide, but Northeast Delta Dental has learned that it is among the Delta Dental companies with the highest Marketplace enrollment numbers.

The federal government's (and most states') greater focus on medical plans remains evident in some of the limitations on the federal Marketplace "healthcare.gov." For example, a person cannot purchase a stand-alone dental plan without

first purchasing a medical plan. This surfaced publicly when those on Medicare tried to enroll in dental plans. The US Department of Health and Human Services now includes this limitation as one it hopes to remedy, but not until at least 2015.

Northeast Delta Dental staff continue to make presentations in Maine, New Hampshire and Vermont to brokers and the various federally funded "Navigators," "Assisters," and "Certified Application Counselors" whose function is to aid consumers using healthcare.gov and the state-based Marketplaces to purchase their medical and dental coverage. The focus of our presentations is on explaining how dental coverage fits into the ACA, detailing what the pediatric dental benefit is, and presenting our individual and small group Marketplace plans.

Northeast Delta Dental staff in recent months have also given presentations on the ACA and related dental issues to our three states' dental societies and associations. In addition to the more general ACA topics listed above, our Professional Relations staff have provided instructions for front dental office staff on how to recognize Northeast Delta Dental's new Marketplace plans from an ID card and how to appropriately file claims under those plans. Key to that instruction has been an explanation of the ACA's new plan design requirements for the pediatric dental benefit, including an out-of-pocket maximum and coverage for medically necessary orthodontics.



Save the date...

Delta Dental Plan of New Hampshire Annual Meeting: Friday, March 14.

Delta Dental Plan of Vermont Annual Meeting: Friday, April 4.

See page 3 for details.

Northeast Delta Dental Reimbursement Method to Change in 2015

Effective **January 1, 2015**, Northeast Delta Dental will change its reimbursement method for claims payment for the Premier Products/Network. As of that date, you will no longer have to pre-file your fees for network participation. Instead, you will simply submit your regular charge for any particular dental procedure on the claim form. Northeast Delta Dental's payment will be the lesser of the fee you submit or the "Maximum Allowable Charge" (MAC) for each procedure. You are probably familiar with this reimbursement system as it is the industry standard and the method by which other Delta Dental Plans reimburse Premier Network participating dentists.

Why is Northeast Delta Dental making this change?

There is increased market pressure to manage costs. Northeast Delta Dental has been taking steps necessary to remain a competitive business as a dental benefits provider in both the private and public marketplaces. Our success depends on the strength of our provider networks and on well designed and affordable products.

There is also growing regulatory and market pressure to be more transparent with fees paid to medical and dental providers. While we have resisted doing so for now, we expect that both the market and legislators/regulators will mandate such fee transparency in the future. To provide this transparency under our current Composite Fee System would require us to make each participating dentist's fees available to regulators and the general public. Replacing the Premier Network composite reimbursement system with a MAC on a procedure-by-procedure basis will allow us to respond to regulators and customers who require transparency.

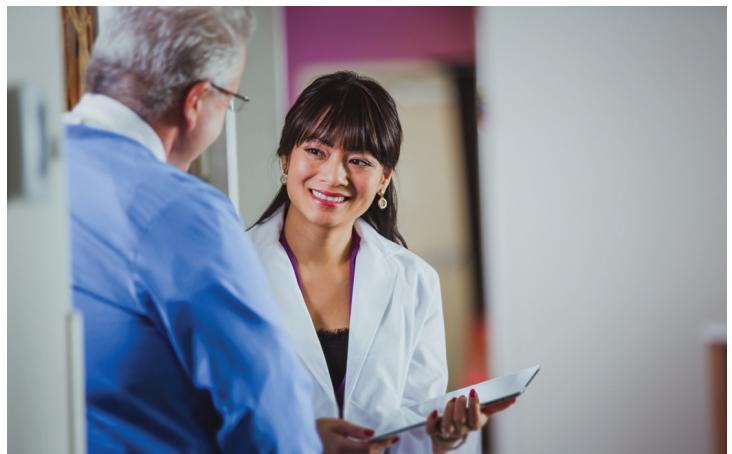
Northeast Delta Dental has made significant efforts to manage our administrative costs and will continue to do so in the future. However, approximately 90% of our products' cost is claims reimbursement. The new MAC system helps us to remain cost competitive.

We are preparing the 2015 "Premier Schedule" and will distribute it to Premier dentists in March or April of 2014. We anticipate the reimbursement rate will be consistent with our overall reimbursement rate for claims in 2013. This change will help make Northeast Delta Dental's products more competitive and attractive to businesses and individuals, thereby keeping your Northeast Delta Dental patient base healthy. Also, since the original announcement was made regarding the change in the reimbursement method, we collected questions posed to us by dentists and their staff, and compiled them and their answers into a Frequently Asked Questions document that was emailed to all participating member dentists for whom we have an email address. This document is also posted on the Provider Login page of our website, nedelta.com, and was later sent to all offices via US mail.

To summarize:

- Northeast Delta Dental will replace the Composite Fee System with a MAC system on **January 1, 2015**.
- Northeast Delta Dental will reimburse the lesser of your submitted charge or the MAC.
- You no longer will have to pre-file your fees.

Please contact our Provider Services Department at 1-800-537-1715 with any questions you may have. Thank you for your continued participation with Northeast Delta Dental.



Educational Sessions for Maine and Vermont Participating Dentists—Dentistry and the Affordable Care Act

Northeast Delta Dental presented educational sessions on *Dentistry and the Affordable Care Act—What Dental Offices Need to Know for 2014* to Maine dentists on December 19, 2013 and to Vermont dentists on February 7, 2014. The Maine program was co-sponsored by the Maine Dental Association (MDA), and took place in Augusta at the Senator Inn. The Vermont program was hosted at the Capital Plaza Hotel in Montpelier, the day after Delta Dental Plan of Vermont's Legislative Reception.

The programs' objectives were to provide actionable information to help dentists and key office staff understand how the Affordable Care Act and the Health Insurance Marketplace will and will not affect their practices beginning on January 1, 2014. Attendees at each presentation gained perspective on the requirements and implementation of the Affordable Care Act in their respective state, including the Individual and SHOP (Small Business Health Options Program) exchanges that comprise the web-based Health Insurance Marketplace, or Vermont Health Connect, as it is called in Vermont. The distinctions among the different dental insurance offerings available for consumers on the 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 plans' use of the PPO network and the implications for Northeast Delta Dental participating and non-participating dentists.

Important benefit and claim information was presented on medically necessary orthodontics for pediatric patients; 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 Marketplace.

At the conclusion of the formal presentations, there was an open forum session during which questions were answered. The programs were videotaped and will be posted on your dental society's or association's respective websites, as well as on Northeast Delta Dental's website, where the announcements will be made when they are posted.

Long-time Participants Recognized



Network Representative, Linda Carter presented **Paul Jane, DDS** of Peterborough, New Hampshire a chair in honor of his 40 years of participation. His staff joined in the celebration.



Alan Lajoie, DDS of Londonderry, New Hampshire opted for a \$350 donation in his name to David's House, in celebration of his 35 years of participation.

Upcoming Annual Meeting Notices

Delta Dental Plan of New Hampshire

The Delta Dental Plan of New Hampshire (DDPNH) Annual Membership Meeting will be held at **12:00 noon on Friday, March 14, 2014 at the Grappone Conference Center in Concord, New Hampshire**. We are holding this Annual Membership Meeting slightly earlier than usual in order to be held in conjunction with a New Hampshire Dental Society (NHDS) event. The meeting will be held during the luncheon break of a clinical seminar sponsored by NHDS. One new Board member will be introduced at the meeting.

An agenda and the minutes of last year's Annual Membership Meeting will be mailed to the Membership at least 10 days prior to the Annual Membership Meeting.

Please mark your calendar and plan to join us on March 14 at the Grappone Conference Center in Concord, New Hampshire.

Delta Dental Plan of Vermont

The Delta Dental Plan of Vermont (DDPVT) Annual Membership Meeting will be held at **12:00 noon on Friday, April 4, 2014 at the Stowe Mountain Lodge in Stowe, Vermont** in conjunction with a Vermont State Dental Society (VSDS) event. The meeting will be held during the luncheon break of a clinical seminar, sponsored in part by a Level One CE Grant from Delta Dental Plan of Vermont. One new Board/Trustee member will be introduced at the meeting.

An agenda and the minutes of last year's Annual Membership Meeting will be mailed to the Membership at least 10 days prior to the Annual Membership Meeting.

Please mark your calendar and plan to join us on April 4 at the Stowe Mountain Lodge in Stowe, Vermont.



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

Rohini Badlani, DMD
Richard Raymond, DMD
Robert Erickson, DMD
Mijung Kim, DMD
Michael Newman, DMD
Melody Greene, DDS
Stephen Klinker, DDS
Jonathan Pinette, DMD
Florence Edwards, DDS
Jason Marhue, DMD
Alison Poulin, DDS

Amelia Lane, DMD
Sogole Moin, DMD

Michael Richler, DMD
Kenneth Edwards, DDS
Ridhima Goyal, DMD
Prerna Aggarwal, DDS
Luz Marina Jutras, DMD

Vermont

Kevin Acone, DMD
Pamela Martin, DMD
Haissam Ramadan, DMD
Dhara Shah, DMD
Jeffrey Yelle, DDS

New Hampshire

Dorina Kramer, DDS
Sophana Hem, DMD



Informational Updates Now Being Sent Electronically

As indicated in President & CEO, Tom Raffio's January 14, 2014 Informational Update, Northeast Delta Dental will no longer produce and mail paper Informational Updates. This is in response to our concern for the environment and to further reduce paper flow to your office. This change will also help Northeast Delta Dental reduce administrative costs. The Informational Updates will be forwarded to you via email only. Annual meeting packets and a few other special communications will continue to be sent in paper form via U.S. mail.

If we do not have your email information on file, and you would like to continue receiving our Updates, please call 1-800-537-1715 and ask for the Provider Services department. A representative will be happy to take your email information.



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.