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Northeast Delta Dental***Affordable Care Act (ACA) Update**

With less than two weeks remaining in the 2015 Open Enrollment period for the ACA-driven online Health Insurance Marketplaces, the United States Health and Human Services Department Secretary Sylvia Mathews Burwell estimated that 9.9 million people across the country had enrolled or had been automatically reenrolled in a health plan on either www.HealthCare.gov or a state-based Marketplace. The Obama Administration had set a (revised) goal in November 2014, of nine million enrollees, but with nearly one million more already enrolled, the Congressional Budget Office's earlier estimate of 13 million Americans enrolling may not be fanciful thinking. Northeast Delta Dental has similarly seen an overall increase in the number of people purchasing our stand-alone dental plans on www.HealthCare.gov and Vermont Health Connect for 2015, compared to last year.

As most have likely heard by now, Vermont's Governor Shumlin decided to back off his plan for a single payer system. While not surprising to many who understood its financing challenges, his decision has given much cause for pause. Because many of the policies and procedures created to support the implementation of Vermont Health Connect (VHC) were designed in part to make VHC a stepping stone to a single payer system, entities impacted by them are reevaluating those policies, procedures, and VHC systems to see if they still apply or are necessary. This legislative session Vermont legislators will consider a bill that would reverse the state law that currently requires the sale exclusively on VHC of all individual and small group health plans, a requirement that only took effect upon VHC's first enrollment for 2014 health plans. The times they are a-changin' ... back?

Overall threats to the Affordable Care Act's pillar provisions or very existence continue to play out in Washington, D.C. Republicans continue to vote (without result) to repeal the ACA. And, the United States Supreme Court will consider on March 4, 2015, the case that challenges whether people purchasing a health plan on www.HealthCare.gov, as opposed to a state-based Marketplace like VHC, are eligible for the ACA's health insurance premium subsidies. The subsidies of millions of Americans hang in the balance; loss of those subsidies, at a minimum, would add short-term volatility to the health insurance market. While Northeast Delta Dental is generally not directly impacted by the health insurance premium subsidies, we know that the more people need to pay out of pocket for medical insurance, the less they have available to purchase dental coverage. The less dental coverage, the less likely a family is to seek dental care, and the less likely they are to have good oral and, therefore, overall health.

**Foundation Donation**

On behalf of the Northeast Delta Dental Foundation, Eleanor Vien, Professional Relations Manager, presented Dr. Norma Desjardins a donation of \$1,000 for the St. Apollonia Dental Clinic in Presque Isle, Maine.

Vermont Dentists Benefit from the Vermont Educational Loan Repayment Program

Delta Dental Plan of Vermont awarded a community match grant to four Vermont dentists for the 2014-2015 year. For four years, Delta Dental Plan of Vermont has contributed to the success of the Vermont Educational Loan Repayment Program for Dentists by awarding matching grants. The University of Vermont College of Medicine Area Health Education Centers (AHEC) administers the program on behalf of the State of Vermont.

Through recruitment and retention, the goal of the program is to ensure a stable and adequate supply of dentists to meet the oral health care needs of Vermont citizens and especially to increase access for the Medicaid population. It provides loan repayment for dentists serving in designated shortage areas or in documented special need areas in the state. Recipients must sign a one-year service agreement and practice a minimum of 20 hours per week at designated sites. Visit www.vtahec.org for more information about the Vermont Educational Loan Repayment Program for Dentists.



Zongjian Jia, DMD, PhD

Dr. Jia earned a Bachelor of Science in Microbiology and Engineering, a Master's of Science in Microbiology, and a Ph.D. in Biochemistry and Molecular Biology at universities in China, before immigrating to Canada. Scientific research at the University

of British Columbia, the National Institutes of Health, and the National Cancer Institute, led to antibody therapy and disease prevention research at Arizona State University. Dr. Jia moved from research to dentistry because the work is interesting, varied, and allows him to benefit people every day. He earned his DMD at Midwestern University College of Dental Medicine in Phoenix. In his role of associate dentist at St. Johnsbury Dental Associates since June 2013, Dr. Jia provides comprehensive care to patients of all ages, financial challenges, and cultural backgrounds. He is committed to reaching an underserved and primarily rural patient population and particularly enjoys helping children. He and his family live in St. Johnsbury, where their outdoor activities include fishing and skating.



Ruchi Grover, DDS

Dr. Ruchi Grover was born in India and pursued her educational goals in the United States. In the process of earning a Master's Degree in Neuroscience from the University of Hartford, Dr. Grover decided to pursue a degree in dentistry

and continued her studies at the New York University School of Dentistry. After practicing briefly in Leominster, Massachusetts, she moved to northern Vermont to practice at the Highland Dental Center in Newport, a small town in northern Orleans County near the Canadian border. Dr. Grover especially enjoys working with young patients and making her patients feel comfortable. She encourages new Medicaid patients to use her services as part of her commitment to reach out to a largely underserved, rural population who need dental care in this part of northern Vermont. Dr. Grover enjoys the "laid back" lifestyle in northern Vermont, and is committed to practice there for the foreseeable future. She enjoys family activities, travel in the North Country, exploring the outdoors, lakes, and mountains.



Ronald St. John, DMD

Dr. St. John changed careers at age 40. He completed his Bachelor's degree in Biology at the University of North Florida as a prerequisite for dental school and volunteered and studied dental procedures at the Jacksonville Medical and Dental

Clinic. He earned his DDS at the University of Florida. Dr. St. John first practiced dentistry at Birchwood Dental in Newport, where many of his patients were referrals from the local community hospital. In June 2014, he joined the team of dental professionals at Island Pond Health and Dental Center in Island Pond, Vermont, a Federally Qualified Health Center serving many Medicaid and Medicare patients in a rural, underserved region of the Northeast Kingdom. He is excited about opportunities to serve more patients, and he is currently researching participation in Vermont Head Start's Tooth Tutor program. Dr. St. John, his wife, and their two sons reside in Newport, where they enjoy a variety of sports, including cross-country skiing and cycling.



Brian Saltzman, DMD

Dr. Saltzman completed his undergraduate studies at the State University of New York and earned his DMD at Boston University School of Dentistry. His first dental practice was at Great Brook Valley Health Center in Worcester, Massachusetts,

practicing general clinical dentistry with a specialty in oral surgery, after which he was in private practice for eight years in Springfield, Massachusetts, where he served pediatric patients and Medicaid patients in drug rehabilitation programs. In December 2007, Dr. Saltzman moved to Middlebury, Vermont, where he lives with his wife, and where he founded Saltzman Dental in the downtown area near Middlebury College. He treats a wide variety of patients, including local residents, college students, and those in need of oral and reconstructive surgery. Nearly 20% are first-time pediatric patients, and many are Medicaid patients. He is committed long-term to rural outreach and providing excellent oral health care in the region. His recreation includes playing golf and skiing.

2015 Northeast Delta Dental Benefit Reimbursement Chart

This chart outlines the reimbursement available for covered employees and their families who have a Premier, Delta Dental PPO, Delta Dental PPO plus Premier, or an Exclusive PPO benefit plan. Covered people may seek treatment from any dentist. However, by seeking treatment from a dentist outside the Delta Dental premier and PPO Networks, 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	Lesser of the submitted fee or Premier Maximum Allowable Charge (MAC)	Lesser of the submitted fee or Premier Maximum Allowable Charge (MAC)	Maximum Allowable Amount for non-participating dentists, can bill up to submitted fee
Delta Dental PPO ("Stand alone")	Lesser of the submitted fee or Delta Dental PPO Fee Schedule, no balance billing	Lesser of the submitted fee or Delta Dental PPO Fee Schedule, can bill up to the lesser of submitted fee or Premier Maximum Allowable Charge (MAC)	Maximum Allowable Amount for nonparticipating dentists, can bill up to submitted fee
Delta Dental PPO plus Premier	Lesser of the submitted fee or Delta Dental PPO Fee Schedule, no balance billing	Lesser of the submitted fee or Premier Maximum Allowable Charge (MAC)	Maximum Allowable Amount for nonparticipating dentists, can bill up to submitted fee
Exclusive PPO (EPO)	Lesser of the submitted fee or Delta Dental PPO Fee Schedule, no balance billing	No benefits are available for non-PPO dentists	No benefits are available for non-PPO dentists

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, 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 the lesser of the submitted fee or Premier Maximum Allowable Charge 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 Premier Maximum Allowable Charge (MAC). Premier network dentists may charge the patient up to the Premier Maximum Allowable Charge (MAC). Premier network dentists will receive payment directly from Delta Dental.

How are Premier (fee-for-service) network dentists reimbursed for Exclusive PPO (EPO) patients?

There are no benefits available for Premier dentists for Exclusive PPO (EPO) patients. (Example: Martin's Point patients)

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 Premier Maximum Allowable Charge (MAC). 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 or EPO patients?

For all three dental benefit plans, Delta Dental PPO network dentists are reimbursed based on the lesser of the submitted 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 claims from nonparticipating dentists reimbursed for Delta Dental Premier, Delta Dental PPO and Delta Dental PPO plus Premier patients?

Claims from nonparticipating dentists are reimbursed based on the lesser of the submitted fee or 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. Payment will be made to the subscriber, or the subscriber may assign benefits to the dentist, as permitted in accordance with applicable law.

How are claims from nonparticipating dentists reimbursed for Exclusive PPO (EPO) patients?

There are no benefits available for nonparticipating dentists for Exclusive PPO (EPO) patients.

To assist you in providing evidence-based enhanced preventive benefits to your Northeast Delta Dental insured patients, we have provided you with a free license to the PreViser Oral Health Information Suite (OHIS). If you have not signed up for your free account, be sure to visit www.nedelta.com/Providers, log into your account, and click Register for HOW to get your free license and help your patients get the preventive benefits that they need.

If you have your free PreViser license and have used the OHIS to assess your patient's risk for dental caries, periodontal disease, and oral cancer, please take the next step and encourage your eligible patients to register for HOW to take full advantage of their benefits!

Both a **qualifying PreViser risk assessment** (moderate to very high risk) and **HOW patient registration** are required to authorize evidence-based preventive benefits matched to your patient's oral health risk status.

Registering is fast, simple, and secure on our HOW website at: <https://emds.previser.com/nedd-k6ags6>

Patients can even register on their smart phones or a tablet while they are in your office!

If you would like a supply of HOW Patient Registration Instruction cards for use by your front desk to distribute to Northeast Delta Dental patients contact Melisa Porter at 603-223-1383 or download and print them yourself at: www.HealthThroughOralWellness.com/SiteMedia/how/pdfs/HOW_Postcard_for_Patients.pdf





Dividends for DentistsSM announces its

Vision Discount Program

This vision discount program is available **free** to all Northeast Delta Dental Participating Dentists, their office staff, and their families. Bring this flyer to your EyeMed Participating Provider.

Vision Wellness

Regular eye examinations play a crucial role in ensuring healthy vision and overall health.

- An eye examination can not only detect vision problems, but also can detect the early stages of serious health problems such as diabetes and hypertension.
- One in four children has an undetected vision problem that can interfere with learning, according to the Vision Council of America.
- Undetected eye diseases can lead to worsening eyesight and in some cases irreversible vision loss.

Your EyeMed ID Card:



Your Group Number:

9231093

Your Group Name:

Delta Dental Discount

To locate the nearest EyeMed provider, visit our website at www.nedelta.com or call

1-866-246-9041

PLEASE BRING THIS ID CARD AND FLYER TO YOUR PARTICIPATING EYEMED PROVIDER

Great Savings—Up to 35% off eyewear

Choose from any available frame including quality name-brand products such as Brooks Brothers®, Ann Klein®, Vogue® and more at provider locations.

With EyeMed Vision Care, Northeast Delta Dental Participating Dentists and their staff have access to **over 71,000 vision care providers nationwide at 27,000 locations** including optometrists, ophthalmologists, opticians, and the nation's leading optical retailers:



It's easy! To request your discount, simply present your Delta Dental member ID card or this flyer when you arrive at the provider office or location. Your EyeMed provider will take care of the rest! To learn more about the EyeMed Vision Care Discount Plan, please visit our website at www.nedelta.com.

Vision Care Services

Exam and dilation as necessary \$5 off routine exam
 \$10 off contact lens exam

Complete pair of glasses purchase*: Frame, lenses and lens options must be purchased in the same transaction to receive full discount.

Standard plastic lenses:

Single Vision..... \$50
 Bifocal \$70
 Trifocal \$105

Frames 35% off retail price

Lens options:

UV treatment \$15
 Tint (solid and gradient) \$15
 Standard plastic scratch coating \$15
 Standard polycarbonate \$40
 Standard progressive lens (Add-on to bifocal) \$65
 Standard anti-reflective coating \$45
 Other add-ons and services 20% off retail price

Contact lens materials (discount applied to materials only):

Conventional 15% off retail price

Laser vision correction:**

LASIK or PRK 15% off retail price or 5% off promotional price

Frequency Unlimited

THIS IS NOT INSURANCE

*Items purchased separately will be discounted 20% off of the retail price.

**Since LASIK and PRK vision corrections are elective procedures, performed by specially trained providers, this discount may not always be available from a provider in your location. For a location near you and the discount authorization, please call 1-877-5LASER6.

Member will receive a 20% discount on those items purchased at participating providers that are not specifically covered by this discount. The 20% off discount does not apply to EyeMed providers' professional services or contact lenses. Retail prices may vary by location. All discounts cannot be combined with any other discounts or promotional offers. This discount design is offered with the EyeMed Access panel of providers.

Long-time Participating Dentists Honored



Gary Fessler, DDS of Bangor, Maine with a chair in honor of his 40 years of participation.



K. Martin Simon, DDS of Northfield, Vermont with a clock in honor of his 35 years of participation.

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:

Maine

Eric Staeben, DDS
Rachel Lukas, DMD
Audrie Crouanas, DDS
Sara Sheikh, DMD
Muhammad Ali Shazib, DMD
Ritu Singh, DMD
Katherine Wilson, DMD
Fernando San Juan, DMD
Jeffrey Fister, DMD

Vermont

Minakshi Gupta, DDS
Mahek Mehta, DMD
Gabriel Holley, DDS

New Hampshire

Khantil Shah, DMD
Jennifer Lee, DMD
Pankaj Thakker, DMD
Noman Hussain, DMD
Keith Batchelder, DMD
Daniel Lee, DMD
Lynne Drizen, DMD
Sayed Al Mousawi, DMD
George Enescu, DDS
Gabriel Holley, DDS
Imran Chitalwalla, DMD
Simon Beylin, DDS
Kelly Perry, DMD
Alana J Bednarz, DMD

Northeast Delta Dental Foundation Summary

The Northeast Delta Dental Foundation Board of Directors and the Foundation Advisory Committee recently awarded grants of \$17,000. These grants will improve access to, and the quality of, oral healthcare and education for communities in Maine, New Hampshire, and Vermont. Among the grantees are:

- Boys & Girls Club of Manchester – Day for Kids – NH (\$1,500)
- Oral Health America – Smiles Across America – ME (\$2,500)
- The Circle Program – Circle Camp Hygiene & Health Education Program – NH (\$1,000)
- Monadnock Rotary Club – Oral Health Booth at Wellness Festival – NH (\$1,000)
- NH Department of Health & Human Services – WIC Program for pregnant women – NH (\$5,000)
- NH Oral Health Coalition – Oral Health Forum – NH (\$1,000)
- Vermont Dental Hygienists' Association – Annual Meeting – VT (\$1,000)
- Caring Hands of Maine Dental Center – Dental Outreach Project with University of Connecticut Dental School – ME (\$3,000)

The Foundation is proud to collaborate with these organizations to improve the oral health of the communities we serve.