

**Spring 2012**News for the  
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Professional Relations

# The Incisor

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*Tom Raffio*  
*President & CEO*  
*Northeast Delta Dental*

## Healthcare Reform Update

Northeast Delta Dental, along with the rest of the country, is waiting for the United States Supreme Court's decision on the Patient Protection and Affordable Care Act (the ACA) cases it heard in March. The Court's decision is expected sometime in June and could range from upholding the entire law, upholding some of the law's provisions but not others, or throwing out the entire law as unconstitutional. Whether the establishment of public health benefit exchanges, on which dental plans will be sold, will remain a requirement for states is unknown. What is known, however, is that the private insurance market has already begun its adaptation to selling products on exchanges, whether public or private. Consequently, regardless of the USSC's decision, Northeast Delta Dental continues to prepare for more products being sold directly to the consumer and the industry-wide shift away from insurance being provided in large groups tied to employment.

Earlier this year, Northeast Delta Dental provided you (with informational Update 04-12:6) a comprehensive brochure on the Affordable Care Act (ACA) outlining its implications, and possible outcomes emanating from the decision of the US Supreme Court, expected in late June. To assist you as small business owners, we recently followed up with a Small Business Health Options Programs flyer (with Informational Update 05-12:3). The flyer describes what the ACA means to small businesses, like yours—employers with 100 or fewer employees. You may find this flyer useful as you consider the Small Business Health Options Programs ("SHOP" Exchange) which will be available to you as an employer beginning in 2014.

Please visit our corporate website, [www.nedelta.com](http://www.nedelta.com), for regular updates on our health care reform efforts.

## Network Transformation Essential to Maintain Our Successful Partnership

Traditionally, most Americans who have dental insurance obtain coverage through pre-paid dental benefit plans purchased by their employers. The recent economic downturn, combined with the rising price of health care, has caused many employers to take a hard look at the cost of dental benefits. Some employers have turned to less expensive plans offered by commercial carriers or have elected to drop their dental plans altogether.

The anticipated impact of healthcare reform legislation in the form of insurance exchanges where individuals will be able to buy insurance for themselves and their families has introduced another element of uncertainty. Market research confirms that purchasers of individual dental insurance policies often make price the most important consideration in their purchasing decision.

*Continues on page 2 ...*

*Network Transformation Essential to Maintain Our Successful Partnership, continued from front page ...*

The market for dental insurance in Northern New England has become increasingly competitive over the last several years. Out-of-state commercial carriers have greatly increased network penetration and now offer very competitive plans for employers and individuals. All of these plans share a common feature: They all rely on viable preferred provider organization (PPO) networks to create value for their customers. Their lower cost structures also position them well to make gains in the developing direct to consumer market for dental benefits.

This has placed Northeast Delta Dental in the position of having to deal with these market forces, while maintaining our long and mutually successful relationship with our participating dentists. The strong partnership that we have jointly built over the last five decades is unprecedented in the history of the dental benefit industry. Northeast Delta Dental is **your** regional dental benefits company. We live and work **here** and understand the unique needs of employers and patients and the challenges faced by dental professionals in our region.

In order to remain the leading force in dental benefits in this region, we must have competitive products that will ensure access to high quality dental care for local companies, families and individuals. To accomplish this goal, we must have your help to develop our own PPO networks to counter the growth of our commercial competitors. Recent changes in our network policies requiring dentists who are newly joining the Premier network to also participate in our PPO network are critical to our mutual success.

We look forward to hearing from you, and having the opportunity to share with you a personalized prospectus on the impact that becoming a PPO dentist will have on your practice. Please call me or Dr. Mitch Couret, Chief Dental Officer, at your convenience. Our contact information is listed below.

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15th Annual

# Dr. Thurston J. Carpenter Memorial Golf Tournament

**Friday, September 28, 2012**

The Woodstock Inn & Resort Golf Club  
Woodstock, Vermont

The Woodstock Inn & Resort Golf Club, named one of the world's "top 100 golf resorts" (*Golf Magazine*), boasts an 18-hole masterpiece designed by legendary course architect, Robert Trent Jones, Sr.

Featuring a chance to win a new vehicle  
with a hole-in-one

**Proceeds benefit the  
Northeast Delta Dental Foundation**

Entry fee is \$160 per person or  
\$600 per foursome.

For more information, please contact  
Patti Capone at 603-223-1348 or  
[pcapone@nedelta.com](mailto:pcapone@nedelta.com).





## Long-time Participants Recognized



**Dr. Michael Dick** of Rutland, Vermont chose a \$350.00 donation to the Community Cupboard in Rutland in honor of his 35 years of participation. Dr. Dick also served on the Delta Dental Plan of Vermont's Board of Trustees.



Joined by his staff, **Dr. Thomas Macksey** of Bennington, Vermont was presented with a handcrafted clock in celebration of his 35 years of participation with Northeast Delta Dental.



Vermont Account Manager, Tim Vartanian presented former Delta Dental Plan of Vermont Board trustee, **Dr. Richard Dickinson**, with a handcrafted clock to honor his 35 years of participation. Joining the presentation was his daughter, Dr. Grace Dickinson Branon.



Tim Vartanian also presented a handcrafted clock to **Dr. Albert St. Amand** of Williston (pictured here with his staff) to thank him for his 35 years of participation.



**Dr. Bartley Larrow, Sr.** of Middlebury, Vermont, pictured here with his son, Dr. Bartley Larrow, Jr., celebrated his 35 years of participation with a handcrafted clock.

### Consultants' Corner A Friendly Reminder

Please submit the most current radiographs available for the consultants to review.

Don't forget to place a date on all radiographs submitted, along with the right and left sides clearly indicated.

These simple steps will help expedite the review and your reimbursement. Thank you.

## 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

Jeresia Choice DDS  
 Sabita Rao DMD  
 Shaun Elliott DMD  
 Emily Nelson DMD  
 Jessica Leonetti DMD  
 Kelly Palchik DMD  
 Robert Grace DMD  
 Joshua Bratt DMD  
 Alicia Cook DMD  
 Julie King DMD

### New Hampshire

Muhenad Samaan DMD  
 Paras Shrestha DMD  
 Jodi Mason DMD  
 Jeffrey Williams DMD  
 Ahmad Alnatour DDS  
 James Koglin DDS

### Vermont

Thomas Chadwick DDS  
 Kadam Giulianelli DMD  
 Jean-Paul Rabbath DMD



## Northeast Delta Dental Foundation Awards Grant to Vermont Technology Center's Dental Assisting Program

The Northeast Delta Dental Foundation awarded a \$600 grant to The Vermont Technology Center's dental assisting program, to be used for awards for the students in the skills-based competition, Skills USA. Congratulations to the gold, silver, and bronze medalists! Here's a report from their professor, Beth Ladd:

"Thank you, Northeast Delta Dental Foundation Board, for your generous donation to award our 2012 Skills USA winners. This year we had three medalists at the post-secondary level and our gold medalist, Lola Iskandarova, will be traveling to Kansas City, Missouri with me in late June to compete at the national level. The competition will be stiff, because she will be competing against two-year college level dental assistants. But every year that we have gone in the past, we have come home with a national medal, so we hope to continue the tradition.

The other medalists are Sarah Boldwin and Hannah Leggett. The awards we choose for the winners are memberships to the Vermont Dental Assistants Association, study materials to challenge the Dental Assisting National Board Exam, a gift certificate to The Body Shop in Essex Junction, Vermont to purchase uniforms and Crest White Strips. Thank you again for your continued support of our program. Fondly, Beth Ladd."

## Office Changes or Updates

Please contact the Provider Services department at 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.

### Holiday Closures

Independence Day	Wednesday, July 4
Labor Day	Monday, September 3

## 50% Discount on Spry Products from Xlear— New Dividends for Dentists<sup>SM</sup> Offering!

Spry Dental Defense System™ provides a full line of oral health products with xylitol as a main ingredient. Choose from the largest assortment of xylitol products, including toothpastes, tooth gels for children, oral rinses, gums, mints, candies, and the Rain oral mist spray for patients with dry mouth symptoms.

As a Northeast Delta Dental participating dentist, your initial order is 50% off retail price with no minimum order amount required. For more information about Spry products from Xlear, Inc., call 1-877-599-5327, or visit [www.xlear.com](http://www.xlear.com) and use the code "NE Delta Dental."