

**Spring 2014**News for the  
Dentist and StaffPublished by  
Northeast Delta Dental  
Professional Relations

# The Incisor

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

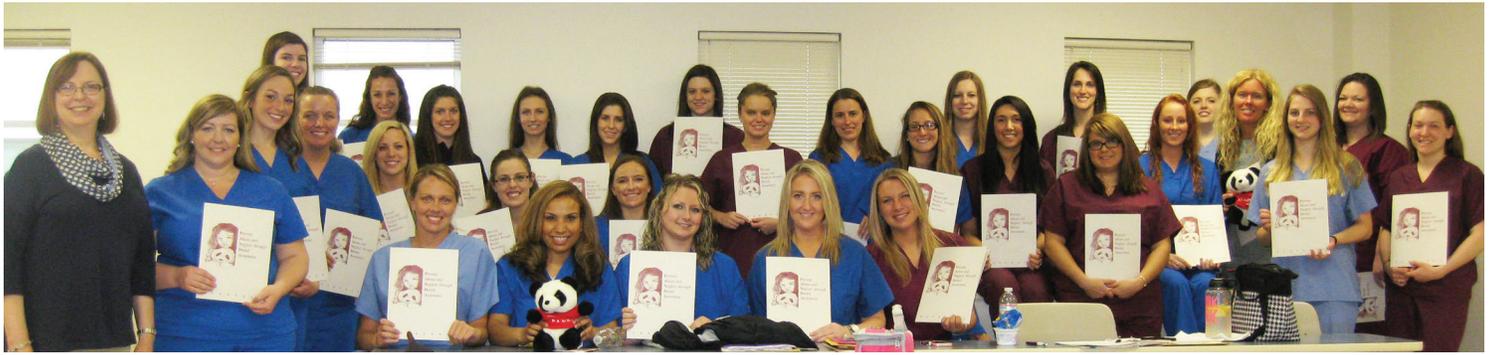
## Affordable Care Act (ACA) Update

As you have likely read in the press, over 8 million people applied for healthcare or dental coverage through the Health Insurance Marketplaces during the 2014 Open Enrollment period, the first for the Affordable Care Act's web-based insurance marketplaces. Over 1 million people applied for stand-alone dental benefit plans. The Federally Facilitated Marketplace's open enrollment period opened in October with catastrophic technical glitches, but ended six months later sufficiently functional. That is not to say, however, that the Marketplaces are running smoothly yet from the carriers' perspective. Nationally, the state-based Marketplaces, with limited exceptions, appear to have had the most difficulty correcting system problems and improving during this first Open Enrollment season. At least a couple of states are

closing up shop and switching over to the Federally Facilitated Marketplace (FFM). Maine and New Hampshire will remain as FFMs, and Vermont will continue with its state-based Vermont Health Connect.

Despite the Marketplaces' IT glitches, the federal and state policies unfavorable to stand-alone dental plans, and the many still unanswered questions about how this is all supposed to work, Northeast Delta Dental sold several thousand plans in Maine, New Hampshire and Vermont. While some of us working closely on this effort were skeptical, we can now say we fared better than projected.

Planning for 2015 products to be offered on our states' Marketplaces has already begun, with new challenges presented this year. Because neither the FFM nor Vermont Health Connect was able to get their SHOP Marketplaces (for small groups) functional for 2014, implementing them in time for the 2015 Open Enrollment period will present another wave of trials and errors to which carriers will need to respond. Similarly, many small groups look to purchase "exchange certified" (the term used when the Marketplaces were being referred to as "Exchanges") dental benefits outside of the Marketplace. As a result, Northeast Delta Dental is exploring offering exchange certified dental plans in the private market, off the Marketplaces. Probably most challenging are the even more prescriptive plan design requirements for the Pediatric Dental Benefit imposed by the federal or state governments that make it more difficult for stand-alone dental plans to compete with the medical carriers opting to embed dental benefits in their health plans. With a "covering all the bases" approach, Northeast Delta Dental is exploring partnerships with medical carriers for 2015 to increase the options for consumers looking to retain or purchase dental benefits administered by us. Come October, as the baseball post-season begins, the next season of the Marketplaces will also begin, hopefully with our having reason to celebrate both in the end.



## NHTI Hygiene Students Learn About P.A.N.D.A.

On April 15, Professional Relations Manager, Eleanor Vien, presented the Prevent Abuse and Neglect through Dental Awareness (P.A.N.D.A.) to the 2014 dental hygiene class and their professor, Karen Wynn, RDH, MEd, at New Hampshire Technical Institute. The P.A.N.D.A. presentation was a timely one as April was Child Abuse Prevention Month.

## Returning the New 2015 Participating Agreements

As you likely have heard, 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. If your fee is higher than the MAC, you are not permitted to charge the difference to your Delta Dental patients.

Northeast Delta Dental has revised our Participating Agreements to reflect this change, as well as to remove the clause that allowed for a potential withhold. The new Participating Agreements have now been mailed to each participating dentist at each office location in which he/she participates. The Agreements are personalized to reflect each dentist's current network participation status at that office, so that by signing, the dentists will maintain their participation status going forward.

**Many of you have already signed and returned your Agreement—thank you! We're asking for those of you who haven't returned them to review, sign and return them (along with the completed Verification form) at your earliest convenience to avoid any lapse in your participation. If you do nothing, we will provide a notice of non-renewal on or about September 30, 2014, and you will become non-participating with Delta Dental as of the end of the day on December 31, 2014.**

Should you have any questions, please call Provider Services at 1-800-537-1715. Northeast Delta Dental thanks you for your continued participation.

## Request for Philanthropic Suggestions

Each year Northeast Delta Dental sets aside funds to support community nonprofits in Maine, New Hampshire, and Vermont that are important to our member dentists. We invite you to submit the name of your favorite charity for consideration. Please keep in mind that these funds are limited, and that we'd like to support a wide variety of charitable organizations. If you suggest an organization in which we already invest, we will contact you to request that you consider a different charity.

We recently streamlined managing requests for financial support by implementing an online application process. Corporate Giving guidelines are posted on our website ([nedelta.com](http://nedelta.com)). The guidelines can be found by clicking the Corporate Giving link at the bottom of any page. They introduce the process and direct applicants to additional information to apply for either general community support or for a grant from the Northeast Delta Dental Foundation for an oral health program or project. The guidelines are different for each, but the online application is identical. Implementing this system provides applicants more information earlier in the application process, eliminates manual processes, and reduces paper consumption.

While it is through the Northeast Delta Dental Foundation that we make our most mission-sensitive financial investments, we are pleased to support many community nonprofits with our giving. We welcome your suggestions.

Please contact our Manager of Professional Relations, Eleanor Vien, at 603-223-1305 or [EVien@nedelta.com](mailto:EVien@nedelta.com) with any questions you might have.

## Long-time Participants Recognized



President & CEO Tom Raffio presented a check for a \$350 donation to Vermont's Special Olympics to **Nevin Zablotsky, DMD** of Burlington, Vermont. Dr. Zablotsky chose to celebrate his 35 years of participation with a donation to one of his favorite organizations.



**Phillip Bretz, DMD** of Rumford, Maine, was honored for his 40th year of participation with a chair engraved with his name. He placed it under the handcrafted clock presented to him in 2009, when he reached his 35 year milestone.



Network representative, Heather Brown presented **Donald Gagnon, DMD** of Farmingdale, Maine with a handcrafted clock to celebrate his 35 years of participation.



**Randon Bragdon, DMD** of Bangor, Maine, celebrated his 35th year of participation with a handcrafted clock. Pictured with him are his wife, Judy, and their dental team.



Also of Bangor, Maine, **Mark Lausier, DMD** was honored for his 35th year of participation with a handcrafted clock.



Berlin New Hampshire's **Roland Montminy, DDS** was presented with an engraved chair for his 40th year of participation. Celebrating the event with him are his dental team.

## 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

Aaron Im, DMD  
Myung Kim, DMD  
James Sparaga, DMD  
Glen Davis, DMD  
Gregory Albert, DDS  
Joseph Serra, DDS  
Bruce Verrill, DMD

### Vermont

Tina Manh, DMD  
Archana Sharma, DMD  
Mary Kathryn DeLoach, DMD  
Emily Keeton, DDS

### New Hampshire

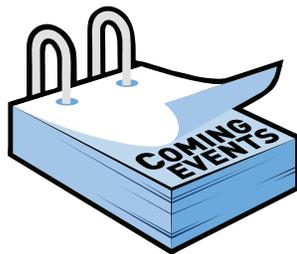
Joseph Morcos, DDS  
Justin Karrel, DMD  
Peter Bowman, DDS  
Maryam Mandsaurwala, DMD  
Daniel Vasquez, DDS  
Christopher Wilson, DDS  
Carla Dukas, DMD  
George O'Donnell, Jr., DMD  
Jonell Hopeck, DDS  
Anthony Boschetti, DMD



The 2014 class of AADC Certified Dental Consultants now includes Northeast Delta Dental's Dr. Rich Berryman, Dr. Randi Tillman, and Dr. Bob Urbon. They join Dr. Mitch Couret, Dr. Vic Fournier, Dr. Paul Ouellette and Dr. Tom Warguska as Certified Dental Consultants. This is a prestigious award, as there are fewer than 200 Certified Dental Consultants in the United States.

## Save the Date!

**Dr. Thurston J. Carpenter  
Memorial Golf Tournament  
Friday October 10, 2014  
Abenaki Country Club  
Rye Beach, New Hampshire**



Abenaki Country Club offers a private facility, rich in tradition and unsurpassed excellence. Abenaki is located on the beautiful New Hampshire seacoast, surrounded by pristine woodlands, and cooled by subtle ocean breezes.

Register online at <http://bit.ly/carpentergolf2014>

Registration Deadline: October 1, 2014.

For more information, please contact Kathleen Gleason at 603-223-1317 or [kgleason@nedelta.com](mailto:kgleason@nedelta.com). Proceeds benefit Northeast Delta Dental Foundation, Inc., to support oral health programs and P.A.N.D.A. (Prevent Abuse and Neglect through Dental Awareness).

## Long-time Participants Recognized



**James Manning, DDS** of Brookfield, New Hampshire was presented with a handcrafted clock to celebrate his 35 years of participation.



**Walter Mariarz, DMD** of Concord, New Hampshire was presented with a handcrafted clock to celebrate 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.