

SUMMER 2009

# DELTA DENTAL OF NEBRASKA SPECIAL



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# WHY JOIN THE DELTA DENTAL PPO NETWORK?

Over the years, Delta Dental has added several new programs to accommodate the needs of the marketplace. The Delta Dental PPO<sup>SM</sup> program has been offered nationally for over ten years and currently covers over 10 million enrollees – all looking for an in-network dentist. Nationally, over 68,000 dentists participate in the Delta Dental PPO Network and at present, more than 30 percent of licensed practicing dentists in Nebraska participate in the Delta Dental PPO Network.

Delta Dental works with employer groups who want productive and healthy workforces. Employers count on the dentists in their area to keep their employees healthy because they understand that dental care is an intricate part of the health care delivery system. From a business standpoint, you can't deny the power of 10 million enrollees all looking for an in-network dentist.

Your participation in the Delta Dental PPO network gives you an opportunity to gain new patients and retain existing patients. It allows your patients who have a Delta Dental PPO plan to receive the highest cost savings available to them. Subscribers with a Delta Dental PPO plan receive lower out-of-pocket costs and in some cases, enhanced benefits.

As with the Delta Dental Premier® network, dentists participating in the Delta Dental PPO network also participate on a national level. Participating in the Delta Dental PPO network assures direct payment to your office based on your Delta Dental of Nebraska fees, even if another Delta Dental processes the claim. Dentists participating in the Delta Dental PPO network also have access to patient benefit and eligibility information on a local and national level.



#### MISSION OF MERCY



The 2009 Mission of Mercy dental clinic was held in Omaha on July 10 and 11. The program, sponsored by the Nebraska Dental Association and the Nebraska Dental Foundation, provided free dental care to adults and children who did not have dental insurance. Approximately

1,600 patients were treated over the two-day program.

"This was one of the most rewarding experiences in my

13 years with Delta Dental of Nebraska," said Barb Jensen, district manager for Delta Dental of Nebraska.



The event took place at the Papillion
LaVista South High School in
Papillion, NE. "It was the largest dental clinic I've ever seen,"
continued Jensen.



Patients were screened to determine their specific needs. The clinic provided restorative care to address immediate problems. This included digital radiographs, fillings, extractions, root canals and tooth replacements. The dental clinic also addressed preventive care such as cleanings and fluoride.

"The patients were of all ages and from all walks of life," Jensen continued. "I was impressed that each patient was treated with such dignity and respect. They weren't just a number; each patient was known by his or her first name.

The volunteer dental staff did a wonderful job at making each patient feel comfortable."

The dental clinic offered on-site childcare, providing a safe place for children to play so parents had no barriers to receiving necessary dental care.



The Delta Dental of Nebraska Tooth Fairy attended the two-day event armed with toys, books, games and stickers for the children receiving treatment and those children who were

playing in the on-site daycare.



"We want to express our appreciation to all the Delta Dental of Nebraska dental practitioners who were involved in this program," continued Jensen. "There are hundreds of Nebraskans who now have healthy smiles due to the volunteer efforts – and because the event was so well organized from beginning to end. Delta Dental of Nebraska is very proud to financially contribute to this event."

#### RONALD McDonald Care Mobile Builds Smiles – One Child at a Time

Delta Dental of Nebraska is pleased to be a sponsor of the Ronald McDonald Care Mobile, a mobile pediatric dental unit. The van travels to schools and community locations to provide dental care to kids who might otherwise go without. Specifically, the van serves Omaha public elementary schools that have at least 50 percent of their population participating in the free/reduced lunch program.

Since its inception in the spring of 2006, the Care Mobile has served 1,161 students with 1,961 appointments at 29 sites, providing dental cleanings, sealants, X-rays, fillings, minor oral surgery and oral health education.

"Our goal is to provide oral health care and information for at-risk children," said Suzanne Rogert, director of development at Ronald McDonald House Charities. "The Care Mobile does this in a fun, non-threatening way that really engages the kids."

The need for the program is overwhelming. According to the Surgeon General, "Tooth decay is the single most common chronic childhood disease in the most vulnerable of our children."

An estimated 20 percent of low-income children have never visited a dentist before entering kindergarten. Children miss more than 51 million hours of school each year because of dental-related diseases. Untreated childhood cavities can lead to delayed growth, impaired speech development and ultimately impact a child's ability to learn and thrive.

This national picture reflects the Omaha metropolitan area. According to the 2005 Nebraska Open Mouth Survey, 30 percent of children from lower income schools have untreated decay or cavities and 28 percent of minority children have untreated dental decay or cavities (20 percent have "rampant" cavities). There are several reasons for this disparity: low dentist-to-patient ratios; lack of convenient, efficient transportation to dental offices; low numbers of dentists accepting Medicaid; lack of knowledge about dental care and its importance for parents; lack of dentists close to homes and schools; and cultural and language barriers.



The Care Mobile is a joint venture between Ronald McDonald House Charities in Omaha and OneWorld Community Health Centers.

#### FREQUENTLY ASKED QUESTIONS

#### What is the difference between Delta Dental Premier and Delta Dental PPO?

The Delta Dental Premier network is the largest and main Delta Dental network. Reimbursement for Delta Dental Premier is based on a participating dentist's usual fees or the fees actually submitted on a claim, whichever is less, subject to the fee table maximums.

The Delta Dental PPO network requires a separate signed agreement from a Delta Dental Premier practitioner. The reimbursement for Delta Dental PPO will generally be lower than Delta Dental Premier as payments are based on a separate fee table maximum.

Dentists who participate in these networks also participate in the National Delta Dental Premier and National Delta Dental PPO networks. Payment for National Delta Dental members will still be based on your Nebraska Delta Dental Premier and Delta Dental PPO fee maximums.

#### Can I get a fee schedule?

The form needed to submit your dental office's fees is available by logging on to www.deltadentalne.org. Highlight Dentist, and click Forms and Publications. By selecting the Confidential Filed Fee Schedule form, the document can be printed. Once the form is completed, it should be mailed to the address in the upper left corner. Fees will be effective 30 days from the date they are received by Delta Dental of Nebraska. You also have the option of updating your fees directly online at www.deltadentalne.org. You have to become a registered user to access this area. Once you have logged on under the Dentist Sign In, you can go to Pre-filed Fees to submit your new fees. Using this method allows the fees to be effective within a few days of completing the update and submitting the signature page. Please contact a Network Representative at 1-800-328-1188, ext. 4170 for questions or assistance.

#### I am a participating Delta Dental dentist, why can't I get a full fee schedule that lists all of my allowed amounts?

Delta Dental understands that offices request the reimbursement amounts because they want to provide their patients with the most accurate information regarding their payment responsibility. However, Delta Dental of Nebraska maintains the fee table maximums as confidential due to legal principles. Publication of the fee table maximums, could lead to practitioners all charging the same amount for dental services. This could lead to fixing the price at which dental services are delivered in the relevant market in which Delta Dental sells its prepaid group contracts and possible violation of state and federal Anti-Trust laws.

Although Delta Dental does maintain the fee table maximums as confidential, a Network Representative can assist you in determining how your filed fees compare to the fee table maximums. A dental office can request a fee exhibit for 20 codes per office/per year. The request can be faxed to Professional Services at 651-406-5941 and must include: the office name and address, Tax Identification Number, name and license of the dentist or dentists in the office, and the 20 codes along with the dentist's current fee for each code. The fee exhibit is available for both the Delta Dental Premier and Delta Dental PPO Networks.

A dental office can also submit a pre-estimate of benefits to obtain a patient's payment responsibility. Pre-estimates submitted electronically, in most cases, will be mailed from Delta Dental within a few days.

#### How should we submit procedures that are being done only for cosmetic purposes?

Procedures that are not covered, such as cosmetic procedures, should not be submitted to Delta Dental. If a patient requests or requires a denied Estimate of Benefits for a secondary carrier or a flex plan, please send the pre-estimate directly to our Professional Review department with a note stating that the procedure is not covered or is being done for cosmetic purposes and the patient needs a denial.

Attn: Professional Review Dept. Delta Dental of Nebraska P.O. Box 9304 Minneapolis, MN 55440-9304



#### **NEA FAST ATTACH**

The Delta Dental of Nebraska review policies have not changed. However if your office has a claim or pre-estimate attachment to submit electronically, there is a new service available. National Electronic Attachment (NEA) offers dental practitioners a cost effective and reliable method of transmitting supporting documentation for electronic claims. If you are interested in NEA's Fast Attach services to submit dental claims attachments, go to www.nea-fast.com to learn more.



## PARTICIPATION REMINDER

If you are ending participation in the Delta Dental of Nebraska network, you must provide Delta Dental a 90 day written notification. Nebraska legislation requires Delta Dental of Nebraska to make a good faith effort to provide written notice to each member who has been seen by the participating dentists within fifteen (15) business days of receiving the termination request.

Notification should be sent to: Attn: Professional Services Delta Dental of Nebraska P.O. Box 9304 Minneapolis, MN 55440-9304

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Delta Dental of Nebraska Atrium Executive Square 11235 Davenport St., Suite 105 Omaha, NE 68154

