

SPECIAL EDITION



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GIVING BACK

At the most recent Delta Dental of Nebraska board meeting, the Board approved continuing to fund operational expenses for the Ronald McDonald Care Mobile (mobile dental clinic) and also fully fund Creighton University Dental School's project (OneWorld Evening Clinic).

Ronald McDonald Care Mobile®

The Ronald McDonald Care Mobile is a joint venture between Ronald McDonald House Charities in Omaha and OneWorld Community Health Centers. The Care Mobile is a full-service dental clinic on wheels that travels to schools to provide dental care to kids who might otherwise go without. Children then have access to dental care at school without their parents needing to take time off from work.

Since the program's inception, the Care Mobile has served 1,926 children through 3,230 appointments at 54 sites, providing dental cleanings, sealants, X-rays, fillings, minor oral surgery and oral health education. The Care Mobile provides services in the Omaha area and travels to areas outside of Omaha during the summer. It has been in Kearney, Grand Island and Plattsmouth.

The Care Mobile increases access to oral health care for low-income children. The benefits/results include decreased numbers of unfilled cavities in low-income children, decreased numbers of children seeking dental visits for pain, increased oral health literacy among children in low-income and recent immigrant families, and increased usage of Medicaid as a reimbursement source for dental care.

OneWorld Evening Clinic

Two evenings each month Creighton University's School of Dentistry provides dental care to adult patients identified through the OneWorld Community Health Center as those being most in need of dental care. Delta Dental of Nebraska's \$10,000 donation will greatly assist the school by continuing to provide dental care during these evening clinics to those less fortunate.

Students and patients of the School of Dentistry also benefit from the generosity of Delta Dental of Nebraska through Delta Dental's support of student scholarships. Delta Dental has established the Delta Dental of Nebraska Endowed Scholarship Fund, which awards a \$1,000 scholarship to a junior student based on academic merit and financial need. Endowed funds provide scholarships in perpetuity and increase over time.

In addition, Delta Dental of Nebraska provides an annual \$5,000 gift for the Dr. Ben Kutler Memorial Golf Classic. Proceeds from this annual event help defray the cost of dental care for disadvantaged patients at the School of Dentistry.



Delta Dental of Nebraska's District Manager, Barbara Jensen, presents Dr. Wayne W. Barkmeier, Dean of Creighton University School of Dentistry, with a check for \$10,000 in support of the School's OneWorld Evening Clinics.

SOMETHING TO SMILE ABOUT

According to a 2009 Consumer Dental Benefits Survey, Americans with dental benefits are much more likely to see a dentist annually than those without benefits. In fact, 81 percent of those with benefits see the dentist twice a year or more, as compared to just 34 percent of the uninsured.



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 subscriber that has been seen by a participating dentist. The notice to subscribers must be provided within fifteen (15) business days of receiving the dentist's termination request.

Notification should be sent to:

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

PROCESSING OF NON-COVERED SERVICES

In early 2004, Delta Dental's Participating Dental Provider Policies and Procedures were amended to include the following statement under Section 1, U.: "If a Pre-Estimate of Costs is submitted, proposed treatment costs estimated, and a claim subsequently submitted, the service is subject to audit for consistency with coverage under the Subscriber's Plan. Services not covered by the Subscriber's Plan are subject to monetary recovery. An example of such services is dental services performed for cosmetic purposes."

Similar language has also been added to Delta Dental's Estimate of Benefits forms issued to both the dental office and subscriber. Services not covered by our group contracts should not be submitted to Delta Dental. The typical contract that Delta Dental administers on behalf of our employer groups provides a schedule of covered dental benefits. This schedule does not include every dental service that may be required by a patient, nor does it dictate the actual treatment a patient needs.

Treatment plan options are strictly between the treating dentist and the patient.*

Some examples of restorative dental services generally covered include, but are not limited to, the following:†

- Amalgam, anterior resin or posterior resin restorations where lost tooth structure is a result of decay or fracture
- Crowns and indirectly fabricated restorations when the amount of lost tooth structure does not enable the placement of an amalgam or composite restoration
- Restorations for treatment of cracked tooth syndrome are a covered service with adequate clinical explanation

Some examples of dental services generally NOT covered include, but are not limited to, the following:

- Dental procedures performed for purely cosmetic purposes
- Dental procedures, appliances or restorations that are necessary to alter, restore or maintain occlusion, including, but not limited to: increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition (wear), realignment of teeth, periodontal splinting and gnathologic recordings.

Should a patient require a denied Estimate of Benefits for either submission to a secondary carrier or for a personal flex dollar program, please send your pre-estimate forms directly to our Professional Review Department with a notation that a denial is required.

If your patients have questions regarding their coverage, please refer them to our Customer Service Department at (800) 553-9536 (toll free).

At www.deltadentalne.org, dental offices can view patient information online and with our new pre-filed fees tool, it's easy to enter, proof and submit fees securely online, too.

Should you or your staff have questions regarding your contractual obligations as a participating dentist, please contact our Professional Services Department at (800) 328-1188 ext. 4170 (toll free).

*All coverages under all Delta Dental contracts are also subject to the contract exclusions, limitations, deductibles and co-payments.

YOU EARNED IT – NOW PROTECT IT; BEST PRACTICES IN CASH MANAGEMENT: THE RX FOR PROTECTION

Written by: Harlene S. Stevens, CPA / As published in Insurance Solutions Newsletter, July/August 2009 / www.dental-ins-solutions.com

In today's unpredictable environment of small or non-existent investment returns, job losses at an all time high, and collections low, both dentists and staff should pay extra attention to their practice's cash management policies and procedures.

During my own experience as an accountant, I have seen the following:

- An outside bookkeeper conspired to defraud a large dental practice by opening an account under the name of a phantom vendor. Because the dentist trusted the bookkeeper, he approved the expenses and signed the checks.
- A dental practice lost track of a \$5,000 insurance check. Only when the practice moved was the check found – it had fallen behind a desk.
- A part-time employee who worked during the evenings and weekends had access to the credit card machine and processed weekly credits to her personal credit card.
- In many practices, NSF checks (insufficient funds) and insurance refunds are not properly adjusted back to patient accounts, and provider write-offs are not calculated correctly when patients have multiple plans.

In each of these situations – some of which are malicious and some just messy – following proper procedures in cash management would likely have prevented the problems. The solution lies in a combination of checks and balances, proactive policies, and system-wide accountability.

Dentists are often so consumed with patient care that they tend to be unaware of flaws in their cash management systems, which makes them particularly vulnerable to fraud. Unfortunately, far too many dentists have been victimized, either by employees in trusted positions or by poor controls in their cash management systems.

Consistency is critical

Preventing cash-related fraud necessitates following consistent protocols. Deposits should always be tied to the practice management software's daily report, which should include all encounters, charges, collections and write-offs for the day. If 20 patients are seen on a particular day, the daily report should reflect 20 patients. The total deposits on the daily report generated from the practice management software should reconcile with the daily bank deposit slip plus any credit card receipts. The bank deposit slip should be reviewed by the office manager or dentist. If the dentist does not make his/her own bank deposits, the stamped deposit slip should be compared to the daily register. With this practice, a deposit slip should be prepared for each day that the practice has collections, regardless of the amount or when the deposit is actually made at the bank. It is imperative that each day's bank deposit slip and credit card activity be entered into the dentist's accounting software (i.e., QuickBooks® or Quicken®), using the same date as the bank deposit slip. Following this practice should ensure that the collections for both systems agree. In addition, the dentist or office manager should review the daily register to make certain that there are no unauthorized write-offs, discounts, or adjustments.

About the Author

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How does your practice ensure that all patients seen on a particular day have been accounted for? If your office uses a sign-in sheet, make sure that the daily report agrees with the sign-in sheet. If your practice utilizes encounter forms, there should be an encounter form for every patient, even if there were no charges incurred. Each and every patient seen on any given day should be accounted for, both in the appointment book and on the daily report. By comparing the appointment book to the daily report, it should be easy to identify discrepancies, not to mention deposits left in lab coat pockets and between car seats.

The people part

Several of my cash management recommendations focus on personnel. Make sure you always do the following:

- Run background checks to verify credit history as well as employment history.
- Establish a policy of mandatory vacation. If an employee closely associated with cash activities never takes time off, that could indicate a problem.
- Insist on separation of duties. The individual who opens the mail should not be the person who posts payments. Not only is this a sound business practice in terms of cash management, but you will find it very helpful when valued employees are out of the office.
- Look at your accounts receivable on a monthly basis. This number should remain fairly consistent.
- Eliminate the temptation to take petty cash without accounting for it. Maintain a fixed balance, and reconcile it at month's end. A dental office has no need to keep a large petty cash balance.

Beyond the obvious

It's an unfortunate truth – when people are desperate, the possibility of fraudulent activity increases. It's not enough to monitor petty cash. Dentists and their accountants need to look beyond the obvious. As a case in point, at a mid-sized dental practice, it was discovered that the insurance coordinator was consistently upcoding procedures in order to pad insurance reimbursements. For example, she would report a one-surface amalgam (billable at \$150) as a two-surface amalgam (billable at \$195). The extra \$45 did not go into her pocket. It went to the practice unbeknownst to the practice owners, and her high collection yields earned her praise and hefty bonuses. While this may not seem as devious as someone who steals money, by submitting fraudulent information to insurance companies, she was putting the practice owners at risk of losing their dental licenses.

Paranoia not required

Despite these words of caution, there is no need for paranoia. Rather, dentists should continue to do what they do best care for patients and prevent disease. What is needed is a professional audit of cash management techniques, plus an acknowledgment that bad things happen in good offices, especially those less aware of the possibilities.

STAY UP-TO-DATE ON HEALTHCARE REFORM FROM DENTAL PERSPECTIVE

The Delta Dental Plans Association recently launched a Web site to keep you informed about healthcare reform and its potential impact on dental coverage. This site answers such questions as:

- What is the role of dental benefits in healthcare reform?
- Why is it important to address oral health in federal healthcare reform legislation?

You can sign up to receive e-mail updates about healthcare reform. Visit www.advanceoralhealth.com.



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