



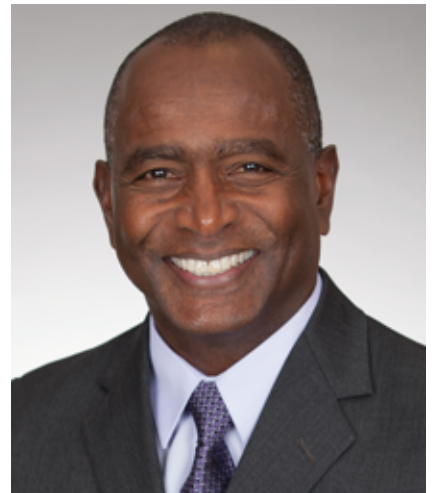
**DELTA DENTAL**

News and Views for South Carolina Dental Care Professionals

## Delta Dental of Missouri Welcomes Chief Dental Officer and VP of Professional Services

Ron Inge, DDS, has been named as chief dental officer and vice president of professional services of Delta Dental of Missouri, which also does business in South Carolina as Delta Dental of South Carolina. Dr. Inge assumed his new officer-level role on April 29, 2016, reporting to Rob Goren, president and CEO of Delta Dental of Missouri. Dr. Inge is responsible for setting clinical policies, network development and overseeing the utilization and quality management programs for the organization.

"We are truly fortunate to have Ron on our team," said Rob Goren. "He's a recognized thought leader in the dental benefits industry. He brings his expertise and passion for improving oral health to advise our Board members, management team and colleagues about emerging dental science and research that link oral health and major systemic conditions. And, as our spokesperson with external groups, such as our clients and business partners, he will help increase awareness of oral health and the value of evidence-based dentistry." Dr. Inge is a nationally known and respected speaker on the topic of dental benefits, having spoken twice at Delta Dental of Missouri's signature *futureFOCUS* conference in St. Louis.



Ron Inge, DDS

Dr. Inge's distinguished career in the dental benefits industry spans more than 35 years. During the past two years, he served as chief dental officer for Western Dental Services in Orange, California. Prior to that, he spent nine years as the dental director for Delta Dental of Washington. He has served in executive roles at Delta Dental of California, American Dental Association, DentiCare of California and AVP Vision Plans. He was also involved in the original concept and development of the Institute for Oral Health (IOH) in 2006 and served as the organization's executive director for more than eight years.

"I'm very excited to come back to the Delta Dental organization," said Dr. Inge. "Delta Dental of Missouri is an industry leader and is committed to shaping positive change in the future of oral health and dental benefits. It's a privilege to become part of this team, where I'll be able to help improve the health of a great number of people."

Dr. Inge spent the first 14 years of his career in private dental practice in San Jose, California. He has served on the boards of the National Association of Dental Plans and the California Association of Dental Plans. Early on, he served as an associate clinical professor at the University of California, San Francisco School of Dentistry. He earned his Bachelor of Arts degree in human biology from Stanford University and his Doctor of Dental Surgery degree from the University of California, Los Angeles.

Dr. Inge and his wife Patti relocated from Southern California to the St. Louis area.

## *From the President's Office*

# "Why Hasn't Delta Dental Increased Annual Benefit Maximums?"

**A message from Rob Goren  
President and CEO  
Delta Dental of Missouri**

Here's a question we often hear from our participating providers in Missouri and South Carolina, where we do business as Delta Dental of South Carolina: "Why hasn't Delta Dental increased annual benefit maximums in decades?" That's a great question. I'm happy to address it and share the following details with you to help clarify.

At times, there is a misperception that since industry annual benefit maximums have stayed relatively flat for many years, and Delta Dental of Missouri's premiums have increased over those years, then Delta Dental must be "making a lot more money" to the disadvantage of patients, who are our covered members – and to our provider partners.

First, let me start by noting that Delta Dental of Missouri offers comprehensive plan designs with a variety of annual benefit maximums.



### **Annual Maximums for Self-Funded Business**

- For our self-funded business, which represents about 75% of our membership, we are able to provide any annual maximum that is desired by the employer group. If the employer group chooses a plan design with a high annual maximum or a low annual maximum, we get paid the same nominal administrative fee on a per-employee, per-month (PEPM) basis, regardless of the annual maximum amount. For this self-funded business, often referred to as an Administrative Service Contract (ASC), we do not make higher or lower profits, based on claims amounts—we get the same PEPM fee to administer the plan.

We often get requests from these ASC groups to assess the claims cost impact to increase the annual maximum. Our underwriting team provides this information, and again, we do not charge a higher administrative fee to process claims for plans with higher annual maximums. Frequently, the employer is focused on keeping costs down due to economic pressures, so we do not see a lot of employers increasing their annual maximums from the traditional \$1,000 or \$1,500 maximums. Again, if an ASC employer wants to offer a \$5,000 annual maximum, we would be glad to offer that benefit level and would not earn a penny more for administering their benefits.

### **Annual Maximums for Fully-Insured Business**

- Our fully-insured business, often called risk business, represents only about 25% of our membership. In this type of business, we quote a group a fixed monthly premium rate for 12 months, and sometimes longer periods, such as 24 months. If claims run higher than expected, we realize a lower profit or possibly run at a loss. If claims run lower than expected, we produce a higher profit than budgeted.

This is the type insurance that most people are familiar with, especially as they think about their

individual policies for coverage like home and auto insurance. The lower the claims, the higher the profit the insurance company produces. But even in this business, we are absolutely willing and able to offer higher annual maximums than typically seen. Fully-insured plan designs are regulated by the state departments of insurance, but we have filed and received approval to offer plan designs with larger annual maximums. We routinely get requests from employers and producers (brokers and consultants who assist the employer with their benefit choices) to quote plan designs with higher annual maximums, and our underwriting department gladly provides these options and shows the impact on premium rates.

For example, if an employer wants to change the annual maximum from \$1,500 per year to \$2,000 per year, our underwriting team would provide a quote with premium rates that are typically 4% to 6% higher, depending on factors, such as coinsurance, deductibles, covered benefits and other variables. However, as with our self-funded clients, we routinely see that most fully-insured employers are not willing to pay a higher premium rate to increase the annual maximum. Again, this is understandable, given the cost pressures that employers are facing across our state.

### **Keeping Dental Coverage Affordable**

The actuarial assumptions that are used to develop premium rates are based on the fact that typically less than 5% of members will reach their annual maximums. So in a group, if 10% of the members reach their maximum, it's very likely that the group would run at a deficit where claims costs would exceed premium rates. This is a fundamental principle of how dental premiums are kept at affordable levels for most consumers. If premiums had to be based on the assumption that over 50% of members would reach their annual maximum, then a typical \$30 monthly premium rate would skyrocket to above \$100, making dental coverage unaffordable for the employer and employees.

### **Considering the Big Picture When Doing the Math**

Now, getting back to the statement that dental premiums have increased in recent decades, and annual maximums have stayed relatively flat - this statement is partially correct, but misleading. It fails to capture the point that provider fees have also increased substantially over the last 20 to 30 years. So, profits as a percentage of premium have not increased as a result, as is implied by this statement.

### **Enriching Plan Designs with Enhanced Coverage Options**

Some employers, who wanted to avoid increasing their cost, but wanted to offer richer benefits to their employees, have taken an approach of selling dual-choice coverage. In this case, the base plan that is partially or completely paid for by the employer offers the same benefits as the employer has offered in past years. However, a new richer benefit design is also offered to employees, quite often with a higher annual benefit maximum, and the employee pays the difference in premiums between the base plan and the buy-up plan. This is something that Delta Dental of Missouri supports, and has many groups in force with this structure.

In 2008, Delta Dental of Missouri introduced a benefit enhancement called *MAX*Advantage<sup>SM</sup>. With this provision, charges for exams, cleanings, x-rays and fluoride treatments are not applied to the annual benefit maximum, essentially extending the value of the benefit maximum. We have had many employers offer this provision. Currently, 33% of our members are covered by this benefit, which does increase costs for the employer.

In recent months, Delta Dental of Missouri rolled out a benefit design that allows members to roll over a portion of their unused benefit maximum. This is something that many of our competitors have been offering for years.

### **Orthodontics and the Lifetime Maximum**

The discussion in preceding sections has been focused on the annual benefit maximum that is used for

preventive, diagnostic, basic and major services. Orthodontics, on the other hand, has historically been covered under a separate lifetime maximum (LTM).

- As is the case with the non-ortho annual maximum, we offer higher annual maximums for both our self-funded and fully-insured clients, and the same cost constraints are typically seen with the employer not wanting to incur any increase in costs for dental coverage.
- Unlike the case with the non-ortho annual maximum, our orthodontic premium rate assumes that nearly 100% of members who utilize the orthodontics benefit will reach their full LTM. The assumption that varies is the percentage of members who will use the orthodontics benefit in the first place.
- Our premiums on orthodontic coverage have not increased at nearly the same rate as our premiums for the non-ortho coverage. In fact, the only reason our premiums have increased for ortho is driven by the fact that more members are utilizing the benefit, and due to inflation, our administrative expenses have also increased in the last few decades. So, the perception that our profits have increased on orthodontic coverage is incorrect.

### **The Impact of the Affordable Care Act**

I would also like to note the impact of the Affordable Care Act (ACA) on annual maximums. While the medical industry has generally eliminated annual and lifetime maximums as a result of the ACA, the dental industry was not subject to the same provisions. To date, the only impact on benefit maximums for stand-alone dental coverage comes into play on the public exchanges and for carriers choosing to offer exchange-certified dental plans outside of the public exchanges.

In these cases, the ACA mandates that the pediatric benefit does not include any annual or lifetime maximum. As a result, Delta Dental of Missouri offers plans on the Federally Facilitated Marketplace (public exchanges) in Missouri and South Carolina that offer pediatric benefits with no annual maximums. Likewise, we also offer exchange-certified plans that include pediatric benefits with no annual maximums. However, the ACA does not address the adult dental benefits, and therefore, the traditional annual maximums still prevail. It's important to note that the pediatric dental benefits that we offer on the public exchanges are more expensive because of the elimination of the annual maximums, making the coverage less affordable.

We fully support increasing annual maximums for dental benefits. We would be pleased to see employers offering richer benefits for their employees, but at the same time, we completely empathize with the economic pressures that our clients face and their reluctance to offer richer dental benefits – with the related higher costs – at this time.

If you have additional questions regarding our annual or lifetime benefit maximums, please contact me on my direct line at 314-656-2704, or email me at [rob.goren@deltadentalmo.com](mailto:rob.goren@deltadentalmo.com).

Thank for your continued partnership as a participating network provider – as we work together to serve your patients and our members.

Sincerely,



E. B. Rob Goren  
President and CEO

# SAVE THE DATE!

## Delta Dental of Missouri Annual Membership Meeting

**Friday, November 4, 2016, 5:00 p.m.**

Capitol Plaza Hotel  
415 W. McCarty Street  
Jefferson City, Missouri 65101



# Provider Directory Details Help Patients Match Their Needs to Your Practice!

Many patients choose their dentists after viewing information in Delta Dental of South Carolina's online provider directory. So, listing expanded details about your practice – such as offering extended hours, having nearby public transportation or being multi-lingual – can help patients confidently choose a dentist and practice to fit their individual needs. And, it can help bring more patients to your practice.

TO ADD EXPANDED DETAILS ABOUT YOUR PRACTICE, YOU MAY:

- Visit our website to enter and submit your information online at [www.DeltaDentalSC.com/Providers](http://www.DeltaDentalSC.com/Providers).

IF MULTIPLE DENTISTS PRACTICE AT YOUR LOCATION, PLEASE:

- Complete and submit information for each dentist separately online.

Please inform us when a dentist joins your practice or leaves your practice due to relocation, medical leave, retirement or in the unfortunate event of death – by sending an email to [professionalrelationsteam@deltadentalsc.com](mailto:professionalrelationsteam@deltadentalsc.com). Doing so will help avoid any delay in claims processing for your practice and your patients.

Delta Dental of South Carolina performs provider directory audits twice a year and periodically runs claims data reports. If a provider hasn't submitted any claims to Delta Dental of South Carolina within six months, we will reach out to your practice to confirm whether the provider is still practicing at your location.

If we are unable to confirm this information, the provider record will be made inactive, and the dentist's name would be removed from our directory at the specified location. We thank you and your practice staff for helping us keep our provider directory up to date – to best serve you and your patients.

Displaying Results 1-10

## JOHN SMITH



SMITH JOHN A.  
1111 MAIN STREET  
COLUMBIA, SC 29201  
(803) XXX-XXXX

Specialty: General Dentist

**0.98 miles** from your location

 **MAP & DIRECTIONS**

This provider participates in:

Delta Dental PPO   
Delta Dental Premier 

 More Information

Provider Information

Gender: Male

MEDICAL UNIVERSITY OF SOUTH CAROLINA  
Doctor of Dental Medicine

Office Information

Language: German

URL: [WWW.\[DENTIST'S WEBSITE APPEARS HERE\].COM](http://WWW.[DENTIST'S WEBSITE APPEARS HERE].COM)



# News You Can Use – Stay Up to Date on Codes, Policies and Procedures

For your reference, please note the following related to codes, policies and procedures.

## **2016 ADA anesthesia codes and how to submit them correctly:**

Submit code D9223 deep sedation/general anesthesia for each 15 minutes of anesthesia, include the number of units used for the procedure. For example, 1 hour of anesthesia is 4 units. The D9223 code documents general anesthesia delivery in 15-minute increments. The D9223 code replaces former general anesthesia codes, D9220, which covered the first 30 minutes of anesthesia, and D9221, which covered each additional 15 minutes.

## **Additional 2016 Codes**

D0251, D0422, D0423, D1354, D4283, D4285, D5221, D5222, D5223, D5224, D7881, D8681, D9223, D9243, D9932, D9933, D9934, D9935, D9943

## **Obsolete Codes**

D0260, D0421, D2970, D9220, D9241, D9242, D9931

For more information regarding ADA codes, please visit <http://ada.org/publications/cdt>.

**Please note: Diagnostic photo(s) are required for some treatment codes. For the procedures below, we highly recommend all three items – a pre-operative photograph, current pre-operative radiograph and current periodontal charting, when applicable:**

D4210

Gingivectomy or Gingivoplasty – four or more contiguous teeth or bounded spaces per quadrant

D4211

Gingivectomy or Gingivoplasty – one to three or more contiguous teeth or bounded spaces per quadrant

D4230

Anatomical Crown Exposure – four or more contiguous teeth per quadrant

D4249

Clinical Crown Lengthening – hard tissue

D4268

Surgical Revision Procedure, per tooth – soft and hard tissue

**The procedures below require two items – a pre-operative current photograph and periodontal charting:**

D4270

Pedicle Soft Tissue Graft procedure

D4273

Subepithelial Connective Tissue Graft Procedure, per tooth

D4275

Soft Tissue Allograft

D4276

Combined Connective Tissue and Double Pedicle Graft, per tooth

D4277

Free soft tissue graft procedure (including donor site surgery, first tooth or edentulous tooth position in graft)

D4278

Free soft tissue graft procedure (including donor site surgery, each additional contiguous tooth or edentulous tooth position in the same graft site)

We strive to process claims promptly and accurately on the first submission, as subsequent submissions require additional and unnecessary time and expense for not only Delta Dental of South Carolina, but for you and your staff as well. With today's technology, we find that each practice has the ability to take photographic images.

## You've Got Questions? We've Got Answers.

### Frequently Asked Questions

**Q.** I participate in a Delta Dental provider network. To confirm, what fee should my practice bill to Delta Dental of South Carolina for services provided to my patients - my normal fees - or the maximum plan allowance (MPA) amount?

**A.** You should always bill your normal fee to Delta Dental for any services you provide to your Delta Dental patients. Fees for services that exceed benefit maximums are still subject to the contract network provider fee.

**Q.** If one of my patients is covered under a Delta Dental plan and has reached his or her annual maximum amount for the benefit period, should my practice bill Delta Dental for additional services beyond the maximum amount?

**A.** Yes. All dentists who participate in a Delta Dental network agree to submit a claim to Delta Dental for all services rendered to members for which a charge is made.



And, the Winner Is...!

## It Pays to Complete the Delta Dental of South Carolina Provider Satisfaction Survey

Congratulations to office manager, DeeJay Campbell at Paton Family Dentistry in Columbia, South Carolina, who won a \$500 gift card for completing Delta Dental of South Carolina's 2016 Provider Satisfaction Survey!

And, hats off to Cindy Hylton, DMD, Flowertown Dentistry LLC, in Summerville, South Carolina, who also won a \$500 gift card for completing our Provider Satisfaction Survey.

Their names were randomly drawn among the names of all dental care professionals who completed our survey.

Results from our survey are being compiled and will be shared with our provider partners and staff professionals. Many thanks to all who provided valuable feedback, which will help us better serve you!



# Welcome Our New Groups

## Effective April 1, 2016

<b>Company</b>	<b>City</b>	<b>Enrolled</b>
The Bank of South Carolina	Charleston	71

## Effective May 1, 2016

<b>Company</b>	<b>City</b>	<b>Enrolled</b>
Charleston School of Law	Charleston	39
Managed Print	Columbia	11
United Way of Anderson County	Anderson	10

## Effective June 1, 2016

<b>Company</b>	<b>City</b>	<b>Enrolled</b>
Colite International	Columbia	92
Carbon Conversions, Inc.	Lake City	30
Health Facilities Federal Credit Union	Florence	12

## Effective July 1, 2016

<b>Company</b>	<b>City</b>	<b>Enrolled</b>
Carolina Cannery	Cheraw	300
Wilson Hall School	Sumter	36
Wyman Gordon	Dillon	144

## Effective August 1, 2016

<b>Company</b>	<b>City</b>	<b>Enrolled</b>
I&E Specialties, Inc.	Lexington	10
Synten Technical Fabrics, Inc.	Lancaster	30
Yeargin Potter Smith Construction, Inc.	Greenville	29