

# Dental News

JULY 2009



## Claims Quick Takes

*Help speed claims payment to your office by following these handy tips*

More than half of the claims we receive adjudicate without being touched by a claims processor. But when information is missing on claims, it can slow processing and even delay payment to your practice.

To help ensure your claims are processed rapidly:

- **Always include the dentist's license number.** Omitting it will slow claim processing.
- **For multi-dentist practices, please indicate (even if by hand) the treating dentist.** This will enable us to send the check to the correct dentist in the practice.

By including all the information we need to process your claims, you can help us ensure swift, accurate payment to your office.

## New Option Could Qualify Some Patients for Extra Cleanings

Delta Dental of New Jersey is beginning to market a new plan option to employers, which provides additional benefits to patients with periodontal disease.

Scientific findings have shown there may be a relationship between the presence of periodontal disease and serious chronic medical conditions. While the science is still emerging, there is general agreement that unchecked oral disease can adversely impact overall health, even resulting in death in the case of extreme untreated oral infections. Managing periodontal disease may also reduce tooth loss, which is a major expense because tooth replacement costs are considerable whether the tooth is replaced by a removable denture, conventional bridge or a dental implant.

We began marketing the Oral Health Enhancement Option to employers in June. The Oral Health Enhancement Option enables eligible members who have been previously treated for periodontal disease to receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period. Most dental plans limit these treatments to two per benefit period.

The added treatments may benefit both the oral and overall health of members with periodontal disease. "The Oral Health Enhancement Option can help those at greater risk of periodontal disease better manage their oral health,"

says Dr. Scott Navarro, Vice President, Professional Services and Dental Director.

### *How the Program Works*

**Your patient's employer must elect to add the Oral Health Enhancement Option to its coverage.** Patients covered by the Oral Health Enhancement Option receive benefits for cleanings and/or periodontal maintenance therapy in any combination up to four per benefit period.

Eligible patients must have a claim history or submit evidence of having periodontal surgery or periodontal scaling and root planing. If members receive periodontal surgery or periodontal scaling and root planing after being covered by Delta Dental of New Jersey, they will automatically qualify for the additional services once their claim for the surgery or scaling and root planing has been processed.

Members who have had these services prior to being covered by Delta Dental of New Jersey can still qualify by: submitting an explanation of benefits (EOB) from the prior insurance carrier

*(continued on page 2)*

Delta Dental of New Jersey, Inc.



Advancing solutions for great oral health

## New Option Could Qualify Some Patients for Extra Cleanings

(continued from page 1)

that shows treatment for periodontal surgery, scaling and root planing; presenting a bill from the treating dentist; or by having their dentist fill out a simple form and submit it to Delta Dental of New Jersey.

As with any dental treatment, the appropriate frequency for receiving dental cleanings or periodontal maintenance should be determined by the patient's dentist.

### How to Verify Eligibility for Oral Health Enhancement Benefits

Because employers must elect to offer the Oral Health Enhancement Option, not every Delta Dental patient with periodontal disease is covered by this benefit. **Therefore, it is very important to check if your patient has this coverage prior to rendering services.** You can do this by:

- Using Benefits Connection ([www.deltadentalnj.com](http://www.deltadentalnj.com); hover over "Dentists" on the left navigation bar, click Benefits Connection and log on);
- Calling Customer Service at (800) 452-9310; or
- Using our Fax Back service; call Customer Service and follow the voice prompts.

## Special Olympics Fundraiser an Un-FORE-Gettable Event

Delta Dental President and CEO Walter VanBrunt (left) and Special Olympics athlete Paul Butera joined dozens of other golfers at the Nineteenth Annual Delta Dental Classic on May 27. The Delta Dental Classic supports Special Olympics New Jersey (SONJ), a nonprofit organization that provides sports training and athletic competition to children and adults with intellectual disabilities. Watch for 2009 Delta Dental Golf Classic results in the next issue of *Dental News!*



### How Your Periodontal Patients Qualify

Members automatically receive this benefit if:

- Their employers have added the Oral Health Enhancement Option to their coverage; and
- They had periodontal surgery or periodontal scaling and root planing while covered by Delta Dental.

Members who are new to Delta Dental will need to submit the Oral Health Enhancement Option Qualification Form to document any periodontal surgery or periodontal scaling and root planing. The form is available online at [www.deltadentalnj.com](http://www.deltadentalnj.com) under "Forms" on the left navigation bar of the home page.

If you have Delta Dental patients who meet the criteria for Oral Health Enhancement Option benefits and their employers have signed up for this option, please work with them to complete this form. Forms should be submitted via mail or e-mail to:

Delta Dental of New Jersey  
P.O. Box 222  
Parsippany, NJ 07054  
E-mail: [service@deltadentalnj.com](mailto:service@deltadentalnj.com)

## Dental News

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*In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.*



## Thanks, Huntington Family Dental Group!

Francesca Sergi, Business Manager at Huntington Family Dental Group in Shelton, CT, recently wrote to tell us about her experience with Delta Dental—and why we are #1 in her eyes. “I have a great relationship with everyone at Delta Dental,” she told us. “Whenever I have questions, I get accurate answers every time. It’s refreshing to deal with experienced people. We also use their Benefits Connection, which is great. It easily puts all the patient information we need at our fingertips. Another enhancement is Electronic Funds Transfer (EFT), which we recently signed up for and love. The money arrives in the bank much quicker and in today’s economy that helps!”

Here’s an excerpt from her letter:

Dear Delta Dental,

I write letters when we are disappointed with an insurance company so I feel it important to write when we are thrilled with an insurance company. We are thrilled with Delta Dental! I can’t express enough how pleased we are when patients tell us they have Delta Dental insurance. We encourage all other non-Delta Dental patients to switch to Delta Dental if they have a choice.

We rave about the quality of customer service, the timeliness in which claims are processed, and the overall pleasant experience. Your fees are usually fair. Your Customer Service representatives are knowledgeable and resolve issues in a timely manner. Your fabulous Web site saves time in researching benefit information. If you can’t find what you are looking for and have to call, the wait time is no more than a few minutes versus 30 minutes for other companies.

Thanks a million for your wonderful service. Delta Dental truly exemplifies the best in insurance companies.

Regards,

Francesca Sergi  
Business Manager  
Huntington Family Dental Group



The team from Huntington Family Dental Group in Shelton, CT.

## EFT Means Money in the Bank—Literally

Imagine life without claim checks, deposit slips, or bank lines. You can say good-bye to all those things when you sign up for Electronic Funds Transfer (EFT) with Delta Dental of New Jersey. With EFT, Delta Dental deposits claims payments<sup>1</sup> directly into your practice’s bank account. It all happens automatically, without ever having to leave your patient’s side!

EFT is free, and available to all participating dentists in New Jersey and Connecticut, whether you submit claims by paper, electronically, or via Benefits Connection.

To sign up for EFT, visit our Web site at **[www.deltadentalnj.com](http://www.deltadentalnj.com)**. Click the link on the home page for “Direct Deposit Authorization Agreement” to download instructions and the enrollment form.

Questions? Please call our Professional Services Department at (973) 944-4588 or (973) 285-4163, or send an e-mail to **[ddsrelations@deltadentalnj.com](mailto:ddsrelations@deltadentalnj.com)**.

<sup>1</sup> EFT is limited to payments issued by Delta Dental of New Jersey. It does not apply to self-funded clients where Delta Dental issues payment from the clients’ accounts.

## Next Delta Dental Day September 16 in Northern NJ

Delta Dental Day, our popular half-day program for dentists and their staffs, comes to Randolph, NJ, this fall. Be sure to mark your calendar for September 16 and join us for an energizing session that covers:

- Types of dental plans
- Our claim review process
- Participation requirements
- Tips for faster claims processing
- Appeals guidelines
- Credentialing
- Electronic and online claims submission
- Pre/post payment review
- Benefits Connection
- National Provider Identifier (NPI) numbers

Participants are eligible to receive 4 CEU credits. You should act quickly as space is limited. Registration information will be available shortly on our Web site at [www.deltadentalnj.com](http://www.deltadentalnj.com). Click “Dentists” and “Schedule of Events” under “Educational Resources and Schedule of Events.”

## Useful Facts from Your Participating Dentist Handbook

### *Benefits of Participating*

*Did you know that when you become a participating Delta Dental dentist, your practice gains exposure to more than 1.5 million covered persons in New Jersey and Connecticut?*

That’s just one of the many participation benefits described in Chapter 2 of the Participating Dentist Handbook.

But that’s not the only important fact you’ll find in the recently updated Participating Dentist Handbook. The Handbook provides in-depth explanations of many things your practice needs to know to ensure a satisfying relationship with Delta Dental, from fee filing to processing policies, claims processing and payment, and much more.

The best way to get the Participating Dentist Handbook is online or on CD.

- To access the Participating Dentist Handbook online, go to [www.deltadentalnj.com](http://www.deltadentalnj.com), hover over “Dentists” and click Benefits Connection. Log onto Benefits Connection and click “Participating Handbook” on the left navigation bar.
- To request a CD of the Participating Dentist Handbook, please call (866) 328-1301.

Please note that Delta Dental can provide a printed version of the Participating Dentist Handbook on request; call (866) 328-1301.

Access it, read it, and refer to it often. The Participating Dentist Handbook is an indispensable resource for every participating dental practice.

## Determining the Premier Maximum Plan Allowance (PMAC) for Procedures Infrequently Reported to Delta Dental of New Jersey

Delta Dental of New Jersey is currently reviewing its approach to determining fees for procedures infrequently submitted to Delta Dental for payment. The vast majority of these procedures are services not usually covered under the patient’s Delta Dental plan. Since participating dentists cannot bill or collect above the PMAC for a procedure, without regard to whether the service is or is not covered, it is important for Delta Dental to establish fees for these infrequently reported procedures. This

review may result in a determination to raise or lower a fee for a particular low-frequency procedure in the 2010 PMAC fee update. It may also result in determining that a PMAC fee should not be established.

Delta Dental will communicate later this year any changes for 2010 that occur because of this review. As always, Delta Dental will continue to seek ways to produce a PMAC fee schedule that is fair and equitable for the dentists, members, and employers.

## Office Visit Turns ‘Online Resistor’ to Enthusiastic User of Benefits Connection

Tess Stahl, office administrator for Dr. Jerry Stahl in Fair Lawn, New Jersey, is the first to admit she *didn't* want to try Benefits Connection. Even though she'd heard that Benefits Connection offered fast, easy online access to patient benefit information, Stahl was hesitant.

“I'd tried a couple of other dental company Web sites, and they left me pretty frustrated,” she says. “There didn't seem to be much point in trying Delta Dental's, because I honestly expected more of the same. Boy, was I wrong!”

Stahl quickly changed her mind during a 30-minute visit with Betty Osterhoudt. Osterhoudt, as well as our dental network coordinators, can show dental office staff in New Jersey and Connecticut how to make the most of Benefits Connection.

“During Betty's visit, she got us on the Web site, helped us register, explained how to use it, showed us how to file claims, answered all our questions, and took us through the whole system,” says Stahl. “Everything was so clear and simple. Now we regularly use Benefits Connection and are very happy with it. We never need to call with questions anymore—we can find all our answers online.”

Stahl says that Benefits Connection offers far more than she ever expected. “Our practice is open some nights till 8 or 9 p.m.—long past traditional office hours. But we can still get our patients' benefit information using Benefits



*Tess Stahl (left) and Luba Kaner are enthusiastic Benefits Connection users.*

Connection. Benefits Connection offers a lot more information than many Web sites—things like patient co-pays, past history, even when they had their last x-ray.”

She also uses Benefits Connection to submit claims online, instead of paying an outside company to submit electronic claims. “Delta Dental made everything so simple. We use Benefits Connection every day, and it's wonderful!”

You can sign up for a free personal overview of Benefits Connection in your office. To schedule your appointment:

- In New Jersey, call (973) 285-4061
- In Connecticut, call (860) 635-3152

**Dental offices, you can use Benefits Connection to check patient eligibility and benefits any time of day or night. Plus, you can use it to submit online claims Monday through Saturday from 7 a.m. to 10 p.m. EST. To use Benefits Connection, go to [www.deltadentalnj.com](http://www.deltadentalnj.com), click “Dentists,” and then “Benefits Connection.”**

## P.A.N.D.A. Presentation Offered Sept. 25 in Northern NJ

Morristown Memorial Hospital in Morristown, NJ, will host a presentation of the P.A.N.D.A. (Prevent Abuse and Neglect through Dental Awareness) program on September 25 from 8:30 a.m. to 11:30 a.m.

The program covers how dental professionals can identify the signs of child abuse and neglect, how and when to intervene, and how to report abuse.

The presentation will be given by Dr. Lawrence A. Dobrin, a practicing dentist in Roselle Park, NJ, a forensic dental consultant, and spokesperson for the P.A.N.D.A. Coalition. “The most important thing to know about reporting abuse is that it could save a life,” says Dr. Lawrence A. Dobrin, “Children die every day from injuries caused by child abuse. Often, someone was aware of the abuse, but didn't report it.”

The cost for the program is \$25; it is free for those who practice at Morristown Memorial Hospital. To register, call Deborah Hutchinson, Morristown Memorial Hospital Dental Clinic Coordinator, at (973) 971-4059. The course is approved by the New Jersey State Board of Dentistry for three continuing education credits.

## No Computer Access? Get Patient Info by Fax

Our online Benefits Connection isn't the only way to access information about your patient's Delta Dental benefits. With our new Fax Back system, you can receive a fax of your patient's benefit report in less than five minutes.

To order a patient report, call our main Customer Service number and follow the voice prompts. Be sure to have ready:

- Your TIN
- Your four-digit PIN (that's the same personal identification number you use to obtain automated patient information by phone)
- The member's ID number (which in many cases is their Social Security number)

### ■ Your fax number

With Fax Back, you don't need computer or Internet access—just a fax machine. It's just one more way we help keep your dental office informed about your patients' Delta Dental coverage.

*The Eligibility and Benefit Fax Back statement is not a guarantee of benefits and does not cover all plan details. If there are any differences between the information stated in the Fax Back and the group contract, the group contract will govern. Benefits are subject to contract deductibles, maximums, limitations, exclusions, alternate benefits, and eligibility on the date of completion of service. Any patient eligibility and benefit information provided is only valid on the date of inquiry.*

## Your NPI Checklist

You need a federal National Provider Identifier Number (NPI) if your dental practice submits claims online or electronically, uses Benefits Connection, or uses the Delta Dental National Portal for patient eligibility and benefits information. Here are two things you *must* know about the NPI:

1. Applying for your NPI is fast, easy, and free. To apply online, go to <https://nppes.cms.hhs.gov/NPPES/>. You may also download and print the NPI application form from [www.cms.hhs.gov/cmsforms/downloads/CMS10114.pdf](http://www.cms.hhs.gov/cmsforms/downloads/CMS10114.pdf). Mail the completed form to the address on the form.
2. You must officially notify our Professional Relations Department of your NPI, even if you already use your NPI on claims. You can submit this information using our NPI Fax Form, which can be found at [www.deltadentalnj.com](http://www.deltadentalnj.com); click "Dentists" and the "NPI Information" link under "NPI Information and HIPAA"; then click "NPI Fax Form." Please complete and fax the form immediately to (973) 285-4192 to ensure no interruptions in claims processing.

Questions? Please call our Professional Services Department at (973) 944-4588 or (973) 285-4163, or send an e-mail to [ddsrelations@deltadentalnj.com](mailto:ddsrelations@deltadentalnj.com).



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