

# Update

A quarterly newsletter for dentists & staff  
WINTER 2014



## PROTECTING AGAINST FRAUD, WASTE & ABUSE

*How Dental Office Staff Can Help Prevent These Issues*

Fraud, waste, and abuse (especially as they pertain to your office and staff) are often difficult topics to understand and discuss. Delta Dental of Colorado wants to help set you up for success in 2015.

Our program integrity staff work hard to identify trends, patterns of practice, and areas of concern in an effort to support the best outcomes for our members. In 2014, Delta Dental of Colorado identified a quarter of a million dollars in overpayments because of inappropriate claims submissions by providers. Our staff identified those overpayments by looking predominantly at radiographs and upcoded extractions and identifying clear outliers with respect to claims volume per patient. In other words, some providers are taking too many X-rays and performing excessive extractions when compared to their respective peer groups.

Identifying these outside-the-norm practice patterns is just the first step for our program integrity staff. After initial identification, our staff review patient records and talk with the providers to get a deeper understanding of what is behind the unusual practice pattern. We do not jump to conclusions or presume motives or intent. Data-supported information allows us to best determine how to correct the issue and support the provider to ensure that it does not reoccur in the future. Once we have

completed an audit and reviewed our claims data, we state the facts that we uncover and give the provider the opportunity to offer an explanation.

While some dentists admit that they personally engaged in wrongdoing, at some point nearly every dentist we speak with places some blame on his/her staff. The issues run the gamut from someone working at the front desk who couldn't remember the difference between two codes and made honest mistakes, to a well-meaning hygienist who wasn't aware he/she didn't need to take radiographs at every visit, to a back-office staffer who submitted fraudulent claims for services not rendered in order to maximize revenue and skim that extra revenue out of the office's funds.

The scary part for dentists is that, for the purposes of recovery by Delta Dental of Colorado, it doesn't matter why the claims are being filed incorrectly or who is filing them. Our claims analytics systems allow us to track the claims submission patterns, identify behavior that deviates from the standard practice pattern, investigate the claims, and — if we find claims submitted and paid in error — recover those funds. We recover whether the incorrect submission was intentional or accidental and regardless of whether the dentist actually submitted the inappropriate filing.

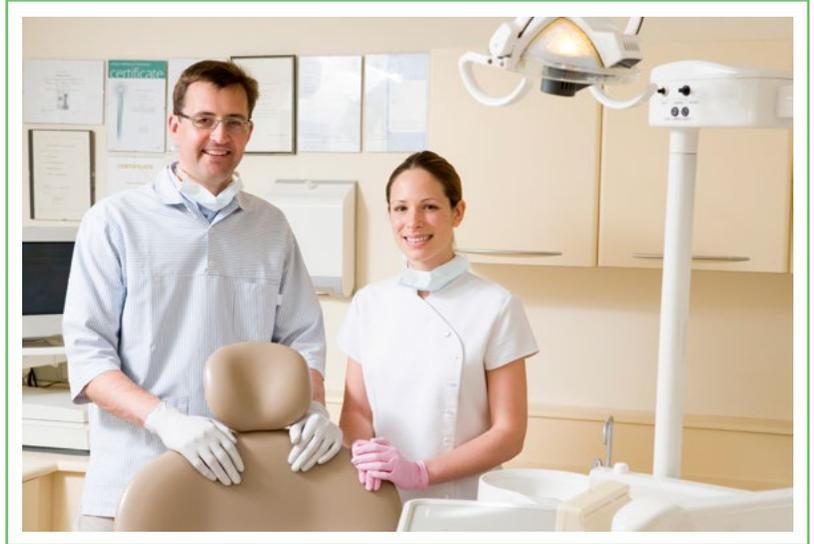
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# PREVENTING FRAUD

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Because a practice pattern that exhibits overtreatment and/or overpayment can exist without the dentist's direct involvement, they must proactively address the possibility of fraud, waste, and abuse in their offices. Even the most diligent and honest dentist can find himself liable to repay fraudulent or abusive dental claims if he is relying on staff that is less honest, less diligent, or less knowledgeable to submit claims in their name. That is why an effective compliance program is so important. A strong compliance program will keep a practice's employees fully informed of the rules, regulations, and laws applicable to them; it will provide incentives for them to not break those rules, regulations, and laws; and it will even create a culture where employees will feel empowered to report suspect behaviors.



According to the Office of the Inspector General, an effective compliance program for a small healthcare practice, such as a typical dental office, has seven elements:

- 1) Conducting Auditing and Monitoring
- 2) Setting Standards and Procedures
- 3) Designating a Compliance Officer or Compliance Contact
- 4) Conducting Effective Training and Education
- 5) Responding Appropriately to Detected Offenses
- 6) Developing Open Lines of Communication
- 7) Enforcing Standards Through Well-Published Disciplinary Guidelines

Having a compliance program in place will allow you to have peace of mind that the staff charged with running your office is not running you straight into trouble with Delta Dental of Colorado or any other insurance company.

Through adequate training, education, and policies and procedures, the staff will have enough knowledge to not make innocent mistakes that might result in aberrant practice patterns and large repayment amounts due to Delta Dental. Further, with a strong and respected compliance officer in place to oversee a compliance program that includes auditing and monitoring, appropriate responses to detected offenses, open lines for reporting of wrongdoing, and well-published disciplinary guidelines, potential violators will not be willing to risk engaging in fraud or abuse as the risk of being caught and facing the consequences would outweigh the benefit to be gained by engaging in fraudulent or abusive behavior.

A little work on the front end in implementing an effective compliance program can prevent you from unwittingly allowing your staff's actions to make you a part of our audit recoveries in the future. The [Department of Health and Human Services' website](#) can provide additional information.

## DID YOU KNOW...

### *Important Tips for Filing Correct Claims*

Did you know that you are required to submit a claim on *every service you perform* on a Delta Dental of Colorado–covered patient? Even if it is not a covered service, a claim must be filed. This is part of the agreement you signed as a participating Delta Dental provider. If you do not do this, your participating status could be jeopardized.

In addition, you need to make sure that the dentist submitting these claims is the treating dentist. The proper information for the "Treating Dentist" section of a claim form includes the name, license number and other identifying information of the dentist who actually *provided* the treatment.

# NATIONAL PROVIDER IDENTIFIER

*Why is the NPI so Important Anyway?*

If you have had issues with claims being returned asking you to contact your local Delta Dental to update your National Provider Identifier (NPI), please check the following:

- Are the correct numbers loaded in your practice management software?
- Do you have the appropriate type NPIs in the correct locations on your claims?

The type 1 NPI is associated to the treating dentist and should be displayed in box 54 on the claim form. The type 2 NPI is associated to the business and should be displayed in box 49 on the claim form. If you do not have a type 2 (business) NPI, leave that field blank.

Please visit the [National Plan & Provider Enumeration System website](#) to get a NPI if you currently do not have one. If you are not sure if we have your correct NPI numbers, email [profservices677@ddpco.com](mailto:profservices677@ddpco.com).



## SAVE THE DATE

*Plan to Attend the 2015 Annual Meeting*

Delta Dental of Colorado invites you to attend our 2015 Annual Meeting of Members, which will be held on Friday, March 6, 2015, from 11:30 a.m. to 1 p.m. Lunch will be provided. The meeting will be held at our offices at 4582 S. Ulster St., 4th floor conference room, Denver, Colorado 80237. We hope to see you there!



## ROCKY MOUNTAIN DENTAL CONVENTION

*Visit our Booth at the Convention Center*

On January 22–24, Delta Dental of Colorado will be at the Rocky Mountain Dental Convention. We hope that you will pay us a visit. Our dental director and provider relations team will be there to answer any questions you may have, so make sure to stop by and say hi. For more information on this event, go to [rmdconline.com](http://rmdconline.com).



## WHO'S NEW TO THE NETWORK?

*Our PPO & Premier Provider Networks Keep Growing*

Check out what other providers in your area have joined the Delta Dental of Colorado network recently. We have relocated the **list of our new providers** to the website. Check it out on the **Providers** page under **Resources**. If you have any patients who are looking for a specialist (or a general dentist in another city), please refer them to a PPO provider to keep their out-of-pocket costs as low as possible and help them get the most out of their annual maximum.

## HIGH-DEDUCTIBLE PLANS

*How They Work & What They Cover*

Many businesses are dealing with the requirements of the Affordable Care Act (ACA) by choosing plans with high deductibles and copays. Under the ACA, employers need to provide “affordable” coverage, which is defined as insurance for which the employee’s premium payment for employee-only coverage is “no more than 9.5 percent of the employee’s household income.” A high-deductible health plan is a health insurance plan with lower premiums and higher deductibles than a traditional health plan. By adding plans with high deductibles and copays, companies still keep coverage within those affordability limits, but shift a sizeable portion of the cost of insurance onto the employee.

If a patient of yours has one of these plans with dental insurance embedded in it, the coverage for dental benefits will not kick in until the individual has satisfied a very high medical deductible. The best way to make sure an individual has coverage for certain procedures, especially for Delta Dental members, is to check the patient benefit record online.

Delta Dental of Colorado’s website, [deltadentalco.com](http://deltadentalco.com), provides access to patient benefit and eligibility information 24 hours a day, seven days a week. You can also call our automated call center at 1-800-619-0201 for 24/7 access to current patient benefit information. If you would like training on how to use our call center or website to check eligibility and/or benefits, email [profservices677@ddpco.com](mailto:profservices677@ddpco.com) or call the professional services team at 303-889-8677.



# 2015 CLASSES & SEMINARS

## Upcoming Classes for the New Year

Delta Dental of Colorado offers free educational seminars and CPR classes to participating dentists and their office staff. Space is limited and registration is required.

### Registration

RSVP for classes and seminars at least ten days prior by completing the CPR/Seminar registration form under the **Providers** tab on the website, or by calling 303-889-8677. You may also print the form, complete it and fax it to 303-741-2230, ATTN: Provider Records.

### Delta Dental Seminars & CPR Classes

Dental office staff seminars provide timely and relevant information on what's new at Delta Dental of Colorado. All informational seminars take place on Fridays from 9 a.m. to noon. All CPR classes are held from 1 to 4 p.m.

### Delta Dental Ortho-Focused Seminars

This seminar provides relevant, ortho-focused information from Delta Dental of Colorado. The ortho seminar occurs from 1 to 4 p.m.

EDUCATIONAL SEMINARS (9 a.m.–noon)		CPR CLASSES (1–4 p.m.)	
Date	Location	Date	Location
		<b>Feb. 27</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver
<b>March 27</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver		
<b>April 24</b>	Colorado Springs, location TBD	<b>April 24</b>	Colorado Springs, location TBD
<b>June 5</b>	Fort Collins, location TBD	<b>June 5</b>	Fort Collins, location TBD
<b>June 19</b>	Durango, location TBD	<b>June 19</b>	Durango, location TBD
		<b>July 31</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver
<b>Aug. 21</b>	Boulder, location TBD		
<b>Sept. 18</b>	Grand Junction, location TBD	<b>Sept. 18</b>	Grand Junction, location TBD
<b>Oct. 2</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver		
<b>Oct. 9</b>	Pueblo, location TBD	<b>Oct. 9</b>	Pueblo, location TBD
		<b>Oct. 23</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver
		ORTHO-FOCUSED SEMINAR (1–4 p.m.)	
		<b>Nov. 6</b>	Delta Dental of Colorado, 4582 South Ulster Street, Suite 401, Denver

# THIS ISSUE'S INFOGRAPHIC

## Colorado is Taking Care of Kids' Teeth

Did you know that the Delta Dental of Colorado Foundation has a monthly infographic series, which highlights issues surrounding oral health in our community?

This month, we feature an infographic about Colorado's performance with children's oral health. It discusses school-based sealant programs and how Colorado compares to other states in getting sealants on kids' teeth.

Stay up to date on the series by visiting the foundation website at [deltadentalcofoundation.org](http://deltadentalcofoundation.org), liking us on Facebook ([facebook.com/DeltaDentalco](https://facebook.com/DeltaDentalco)) or by following our blog ([deltadentalcoblog.com](http://deltadentalcoblog.com)). You can also link to or use these infographics on your own Facebook pages or websites.

### EXTRA PREVENTIVE BENEFIT

#### *Second Fluoride Added to Some Plans*

On January 1, 2015, all of our fully insured groups of 100+ employees will receive the added benefit of an additional fluoride treatment for children. Delta Dental of Colorado believes that strong preventive care can help our members avoid potentially costly and painful treatments down the road. We also believe that it is important to prevent cavities in children to start them on a road to good oral health at an early age. Remember to check the patient benefit report on your Delta Dental patients to ensure that they are covered for certain procedures.

**COLORADO**  
is taking care of kids' teeth

Colorado is in the **top 13 states** for protecting kids from tooth decay [1]

The state has **sealant programs** in **25-49%** of their high-needs schools [2]

dental sealants are clear plastic coatings applied to the chewing surfaces of permanent molars, the most cavity-prone teeth

Colorado allows **hygienists** to place sealants in school-based programs without requiring a dentist's exam first [3]

**45%** of third-grade children had dental sealants in 2011-2012, exceeding the Healthy People 2020 goal of 28.1% [3]

**DELTA DENTAL**  
DELTA DENTAL OF COLORADO FOUNDATION

SOURCES: [1] The Pew Center on the States, January 2013, Falling Short: Most States Lag on Dental Sealants [2] The Colorado Department of Public Health and Environment, Be Smart and Seal Them!

**How are we doing?** The Delta Dental Update is designed to provide useful information for providers and staff. Please email your ideas, suggestions, and comments to [communications@ddpco.com](mailto:communications@ddpco.com).

