

The Delta Dental of Colorado

UPDATE

A quarterly newsletter for providers

SUMMER 2016

KATE PAUL ANNOUNCES RETIREMENT PLANS

Delta Dental of Colorado Starting Search for New President and CEO



Delta Dental of Colorado President and CEO Kate Paul will retire in the first quarter of 2017 following 15 years leading the organization and 50 years in healthcare management, she announced on Monday, June 13.

“I have had the honor of serving an extraordinary organization,” Paul said. “Now is the time for a new president and CEO to take this organization to the next level.”

Paul will continue to lead Delta Dental through early 2017, as the company performs a national search for her replacement. The board is seeking a leader who, like Kate, understands the opportunities and challenges facing the dental community and understands and appreciates the importance of providers as our partners.

You likely won't sense much of a change. The new president and CEO will continue the company's strategic direction, including efforts to modernize, to develop innovative products, and to educate subscribers on the importance of oral health.

During her tenure, the company achieved substantial growth in its membership, positive operating gains, improved business operations, and developed a workforce culture that attracts and retains top talent. But it is the advancement of the nonprofit insurer's mission to improve the oral health of Coloradans that is the biggest source of pride for Paul, she said.

“Our dedication to our nonprofit mission has allowed us to develop and support efforts that are making a real difference in people's lives,” Paul said. “We have shown we can improve the quality of life of Coloradans by helping them improve their oral health. There is no greater reward than knowing you made a positive impact in people's lives.”

To read the full announcement, [please click here](#).

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2016 INNOVATION GRANTS

DCCO is Accepting Applications for Cutting-Edge Ideas to Improve Oral Health in Colorado

Dentists have a long, proud history of invention and entrepreneurship. Delta Dental of Colorado is tapping into that spirit of innovation by offering **grants of up to \$50,000** to improve the oral health of the state.

The Delta Dental of Colorado Innovation Grants project offers up to \$200,000 total in grant awards to Colorado-based organizations and individuals to develop and test the best, most cutting-edge ideas and approaches to improve oral health in Colorado.

Anyone can apply for a grant of \$5,000 to \$50,000. To be considered grant proposals must:

- **Originate in Colorado** — Out-of-state applications will not be accepted
- **Demonstrate Innovation** — Delta Dental seeks to support the newest, untested, cutting-edge ideas and approaches to oral health here in Colorado
- **Be Impactful** — Funded ideas will advance the field of oral health in a meaningful way in Colorado.

Proposals can address any one of the many oral health challenges facing the state. **Applications can be found on the foundation's website** and are due September 1, 2016.

Delta Dental will host a webinar on July 21 to provide details on the application process and answer questions. Sign up on the application page or email lkonen@ddpco.com.

The program is funded by the Delta Dental of Colorado Foundation, in partnership with Delta Dental of Colorado.



REMINDER: CHP+ PROVIDERS MUST REVALIDATE

Claims Will Not Be Processed for Providers Who Do Not Revalidate

If you do not revalidate with State of Colorado Department of Health Care Policy & Financing by November 1, 2016, Delta Dental of Colorado will not be able to process and pay claims submitted for children in the Child Health Plan *Plus* program. The federal government requires all providers who treat CHP+ children be actively enrolled with the state in order to receive payment. **Please keep in mind this does not mandate you to participate with Medicaid**, and your agreement with DCCO is still the governing contract that manages your claims and payments for services. The enrollment process requires complete information to be submitted in the online tool and takes approximately four to six weeks to complete. The state's online provider enrollment tool can be accessed from both of these webpages:

- <https://www.colorado.gov/hcpf/provider-resources>
- <https://www.colorado.gov/hcpf/provider-enrollment>

Tips:

- If you receive a letter and/or email requesting additional information please provide timely. **No response could result in a denial from the state and will require you to start over.**
- You may use the **State of Colorado attestation form** in lieu of uploading your Delta Dental PPO agreement in the enrollment tool.
- You must be successfully enrolled with the state to continue to see CHP+ children after November 1, 2016.
- There is now a dedicated call center to support provider enrollment with the state. If you have any questions, call **1-800-237-0757**.

NATIONAL EFT

Change to the Process for Direct Deposit

Effective immediately Delta Dental Plans Association, which includes all Delta Dental member companies, has implemented a national solution for direct deposit. *What does this mean for you?*

When you originally signed up for direct deposit with DDCO, this only applied to claims processed by Delta Dental of Colorado for patients enrolled through DDCO. In order to receive benefit payments from other Delta Dental member companies via direct deposit (EFT), you were required to contact that respective member company and sign up for direct deposit for that specific state. Effective immediately, DDCO will be the only Delta Dental member company that has access to add and/or maintain the direct deposit (banking) information for providers located in Colorado. Therefore, your action is required. If you are currently on direct deposit with DDCO, you will have a choice of the following options:

- 1. National Delta Dental Direct Deposit** — Direct deposit of payments will extend to all of your claims processed by *all* Delta Dental member companies. Your current banking information on file with DDCO will be made available to all Delta Dental member companies and used for the direct deposit of all claims payments. Payments made using National Delta Dental Direct Deposit apply to all providers associated with the Provider Business (TIN); or
- 2. Local Delta Dental Direct Deposit (DDCO only)** — Your direct deposit payments are limited to only those claims processed by DDCO for members enrolled through DDCO. Payments made using Local Delta Dental Direct Deposit apply to all providers associated with the Provider Business (TIN). No other Delta Dental member company will have access to your banking information, and they will issue paper checks for any claim payments issued to your office/business.

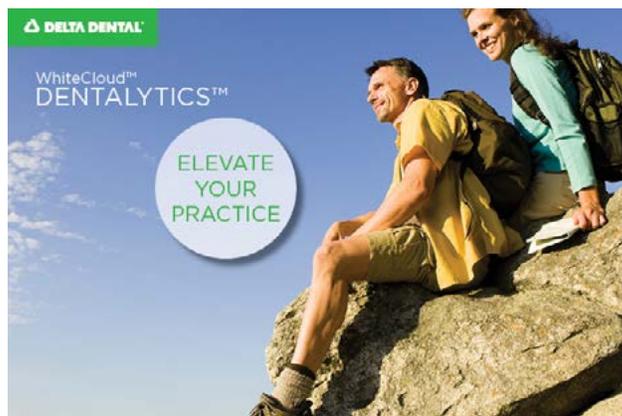
If you have been receiving direct deposit payments from other member company states, you will receive paper checks unless you opt into the National Delta Dental Deposit program (see #1 above). For example, if you see patients with coverage through their Walmart employer group and would like to continue to receive payments directly to your bank account, you need to opt in to the National Delta Direct Deposit program because those patients' plan is administered by Delta Dental of Arkansas, another member company, and not DDCO.

If you are currently on direct deposit, you will receive a letter soon with a form to indicate your choice. If you take no action, you will be defaulted to Local Direct Deposit only. You will always have the opportunity to change your choice in the future. Watch your mail for additional information regarding National Direct Deposit.

If you are currently receiving paper checks and are interested in direct deposit, please contact your provider relations representative at 303-889-8677 or email profservices677@ddpco.com.

DENTALYTICS REMINDER

Don't Miss Your Chance to Use this Free Tool to Elevate Your Practice



WhiteCloud™ Dentalytics™, our new Web-based tool that can help you track the preventive care of your patients (based on the Dental Quality Alliance of the American Dental Association), is now available to you at no cost.

Dentalytics can help increase visits to your practice and improve the oral health of your patients. This tool can help you track the preventive care of your patients, so you can get them into your office for necessary ADA-recommended care.

For more information, contact your **provider relations representative** or call 303-889-8677 or email profservices677@ddpco.com.

NEW DIRECTORIES FOR MEDICARE MEMBERS

Medicare Opt-out Provider Directory Now Online

In the fall, we told you about the **Medicare Opt In/Out rule** that the Centers for Medicare and Medicaid Services published in May 2014 that requires all physicians and eligible health care professionals — including dentists — to either opt in or out of the Medicare program to see Medicare members and receive payment. **Delta Dental of Colorado covers members who are eligible for services under Medicare Advantage Plans and, therefore, must comply.** Because of the federal regulation, those members are unable to receive any services from a provider who has opted out of Medicare. In order to make sure our members are aware of which providers have opted out, we have published a **directory of all our Delta Dental providers who have opted out of the Medicare program** on our member landing page on our website. This is to ensure that members do not see opt-out providers and are left to pay their entire bill out of their own pocket.

Please note that the federal compliance date for dentists who have not yet made a decision has been extended to February 2017. If you have already made your decision, it is effective for two years.

COLORADO MISSION OF MERCY

Delta Dental of Colorado and Many of Our Providers Donated Time and Talent

The Colorado Mission of Mercy (COMOM) is a large-scale dental clinic that is held annually in a Colorado community for individuals who cannot afford dental care. The 10th annual clinic was held on June 17 and 18 in, appropriately selected, Brush, Colorado. The COMOM mission is to provide quality dental services, at no cost, to individuals of all ages who cannot afford and access dental care; eliminating dental pain, promoting oral health, creating smiles, and providing oral health education. More than 200 dentists, hygienists, and others from across the state volunteered their time and talents to treat almost 1,000 patients over the two-day large-scale clinic, held at Brush High School. Patients traveled from all across Colorado and the surrounding states, seeking treatment, some waiting overnight just to be seen. Treatments provided included cleanings, extractions, restorations, crowns, and denture services. Patients received radiographs, pharmacy services, preventive services, and oral health education. In addition to financial support, Delta Dental's staff also participated this year with Dr. Cheryl Lerner (vice president of professional services) working dental triage, Mirella Chavez (community benefit coordinator) working in volunteer check-in, and Brooke Bodart, RDH (dental review director) working in oral health education. Shawna Gardner (customer service) and Jacky Nevarez (group administration) also volunteered their time. Thanks to all of the volunteers for their time and support!



DENTAL ADVISORY COUNCIL

Updates on the Latest Meeting

The most recent Dental Advisory Committee meeting was held on May 5, at Delta Dental of Colorado's offices in Denver. The committee discussed fees, bundling, and annual maximums, as well as reimbursements and bundling of codes. DDCO explained that, as a selected carrier, one of the responsibilities to the employer groups is to be the steward of the allowances, ensuring the greatest good for the benefit for the entire employee group. DDCO also presented on the new ortho processing policies, reviewed the new Dentalytics tool, provided information on our new phone system and Voice of the Customer surveys, and discussed cosmetic upgrades and how to clarify the scope of when the miscellaneous customization charge should be allowed. We will continue to inform you of the valuable work that comes out of the council in the *Update* newsletter each quarter. If you have any questions, feel free to reach out to any of the DDCO management members **listed in the Spring 2016 newsletter.**

COMPLIANCE CORNER by Matt Cassady, Director of Compliance

Waiving Copayments and/or Deductibles

Recently, Vice President of Professional Services Cheryl Lerner forwarded to me a newsletter distributed to many providers in our network and around the country. The author stated that, in Colorado, waiver of copayments and deductibles “is not fraud if it is done for 25 percent or less of a dentist’s patients.” I want to be clear with you, as valued members of the Delta Dental networks, when I state that that is not a correct characterization of the law. Except in cases of hardship where you alert us ahead of time, Delta Dental of Colorado will treat waiver of a deductible or copayment while still collecting payment from DDCO as a fraudulent insurance act, a breach of your participating agreement, and as grounds for recovery of DDCO’s payment. Although there is an exception under the statute that might exempt certain waivers from being deemed criminal fraud, the exception entails more than merely waiving copayments or deductibles for less than 25 percent of your patient population and does not change the fact that the practice is outlawed pursuant to your participation agreement. Here is why:

C.R.S. § 18-13-119 describes the offense “Abuse of Health Insurance.” Section 3 of the statute states as follows:

- (3) Except as otherwise provided in subsections (5), (6), and (8) of this section, if the effect is to eliminate the need for payment by the patient of any required deductible or copayment applicable in the patient’s health benefit plan, a person who provides health care commits abuse of health insurance if the person knowingly:
- (a) Accepts from any third-party payor, as payment in full for services rendered, the amount the third-party payor covers; or
 - (b) Submits a fee to a third-party payor which is higher than the fee he has agreed to accept from the insured patient with the understanding of waiving the required deductible or copayment.

Therefore, under the criminal statute, even one instance of either (a) or (b) above constitutes the crime of “Abuse of Health Insurance” unless excepted by section 5, 6, or 8. The exception that the newsletter attempted to rely upon is in section 6 of the statute. It states that waiver of copayments or deductibles for charitable purposes is exempt from the statute if all three of the following conditions are met:

- (I) The person who provides the health care determines that the services are necessary for the immediate health and welfare of the patient; and
- (II) The waiver is made on a case-by-case basis and the person who provides the health care determines that payment of the deductible or copayment would create a substantial financial hardship for the patient; and
- (III) The waiver is not a regular business practice of the person who provides the health care.

Subsection (6)(b) states “Any person who provides health care and who waives the deductible or copayment for more than one-fourth of his patients during any calendar year . . . shall be presumed to be engaged in waiving the deductible or copayment as a regular business practice.”

This is likely the section that the newsletter relied upon when it stated that waiving copayments or deductibles “is not fraud if it is done for 25 percent or less of a dentist’s patients.” This section merely states that it is presumed to be a regular business practice, and therefore a provider cannot meet the third prong of the exception if he or she waives the copayment or deductible on 25 percent of his or her patients. This is a far cry from saying that waiver of copayments or deductibles is permissible so long as it is done for 25 percent or less of her patients.

Participating providers must remember that DDCO does not tolerate the waiver of copayments or deductibles when a provider still submits a claim and collects from DDCO. Such conduct constitutes a breach of the DDCO participating agreement, and DDCO is entitled to collect reimbursement for even a single instance of this conduct. If you wish to provide a discount to your DDCO-member patients, please refer to DDCO’s discounting policy in your provider handbook.

COMING SOON

Our annual meeting is getting a makeover! Instead of one in-person meeting each year, we will have two online interactive meetings that allow us to have a more frequent, open dialogue with all of our providers. Our first meeting is planned for mid-September! Watch for more information coming soon.

2016 CLASSES & SEMINARS

Check the New Schedule & Sign Up Today

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. RSVP for classes and seminars at least ten days prior by calling 303-889-8677 or by completing the [Provider Seminars Registration Form](#). You may also print the form, complete it, and fax it to 303-741-2230, ATTN: Provider Records.

- 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.
- Orthodontic seminars provide relevant, ortho-focused information from Delta Dental of Colorado. This seminar takes place from 9 a.m. to noon.
- Delta Dental of Colorado also offers free CPR courses. These classes are held on Fridays from 1 to 4 p.m.

Check out the class schedule online at deltadentalco.com/events.aspx. New classes have been added. If you have any questions, please call 303-889-8677 or email profservices677@ddpco.com.

BECOME A LEGION PROVIDER

Help Our Veterans Get the Dental Treatment They Deserve

As a Delta Dental dentist, you see patients through many of Delta Dental's national groups. One of these national groups is the TRICARE Retiree Dental Program (TRDP) for retirees of the Uniformed Services and their families. Colorado has a significant number of veterans who are covered by this program, and Delta Dental of Colorado is asking you to help this important population in a way befitting those who have served our country.

If you are currently a Premier® dentist, please consider becoming a Legion dentist so these deserving patients can spend less out of pocket for their dental treatment. If you choose to participate in Legion, you simply need to sign an amendment to your Premier Agreement that states that you accept Delta Dental Legion fees (a PPO fee schedule) exclusive to the TRDP. Acceptance of these fees will not change your status as a Delta Dental Premier dentist for any other group. For more information, go to trdp.org. You may also choose to become a Delta Dental PPOSM dentist, which would give you the ability to serve veterans in the TRDP as well as the many Coloradans who have private and exchange PPO plans with us. To become a PPO dentist, contact your provider relations representative at profservices677@ddpco.com or 303-889-8677.

NEW PHONE SYSTEM DEBUTS JULY 1

Improved Functionality, Seamless Transition

As of July 1, our new phone system is in effect. The changes in functionality will help us serve you better, with better statistics, agent monitoring, and real-time call queue status information. Provider offices should experience improved service with the upgrades mostly behind the scenes. If you currently access provider relations at 1-800-233-0860, ext. 677, please use the direct line, **303-889-8677**. In addition, if you typically call **your provider relations representative** by using their three-digit extension, please use either their direct line or listen to the new menu items when calling the toll-free number.

WHO'S NEW TO THE NETWORK?

Our Provider Networks Keep Growing

Take a look to see the new providers in your area who have joined the Delta Dental of Colorado network recently. There is a [list of new providers](#) on our website 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.

CLAIMS TIP

Request for Additional Claim Information

Please remember to return any Request for Additional Claim Information within 45 days, including the form you received for prompt processing. You can view all your information requests on your secure provider portal under the Claims tab. **If the information is not received within that 45 day timeframe, the claim will be DISALLOWED and you will not receive payment from either DDCO or your patient.** A Return Requested By date is printed on the top of the form for your information. Please do not send in a new claim form! Thank you for your participation.

DENTAL CARE IN PEDIATRIC MEDICAL SETTINGS

Innovative Model for Delivering Dental Care Recognized by National Journal



Unique methods of delivering preventive dental services in pediatric medical settings to reduce oral health disparities are highlighted in a new report published in *The Journal of Evidence-Based Dental Practice*. Associate Professor of Pediatrics and Family Medicine at the University of Colorado Denver School of Medicine, Patricia Braun, MD, and Delta Dental of Colorado Foundation Senior Program Officer Allison Cusick, MPA, authored the report.

According to the Centers for Disease Control and Prevention, tooth decay is the most common chronic disease among U.S. children ages 6 to 11. While largely preventable, the risk of childhood cavities is commonly insurance and income dependent. Pediatrics reports that low-income children insured by Medicaid or without dental insurance have more than twice the rate of cavities as commercially or privately insured children. Long-term implications of childhood tooth decay include gum and tooth infections as well as an increased risk of tooth loss.

Socioeconomic and insurance status may limit children's access to dental care, but the majority of children ages birth to three see pediatricians for regular well-child visits. As a result, a movement has been developing nationwide to expand the delivery of preventive dental care in medical settings to reach these children.

The Journal of Evidence-Based Dental Practice report provides an overview of four options for medical and dental professionals to build collaborative relationships aimed at reducing oral health disparities among low-income children:

1. Basic preventive oral care delivered by medical providers.
2. Co-locating dental hygienists in primary care settings.
3. Fully integrating dental hygienists into medical care teams.
4. Using telehealth to implement the virtual dental home.

You can [read the press release on the Delta Dental of Colorado Foundation's website](#). *The Journal of Evidence-Based Dental Practice* report is [available online at www.jebdp.com](http://www.jebdp.com).

HOW ARE WE DOING?

The *Delta Dental Update* is designed to provide useful information for providers and staff. We would love to hear your ideas, suggestions, and comments. Simply email us at communications@ddpco.com.