



# FIRST IMPRESSIONS

The Provider Pub: News, Trends and Insights  
For You and About You

Delta Dental of Arizona  
SUMMER 2022

## DENTIST SPOTLIGHT



### Q&A with Dr. Sophie Baird

of Pima Pediatric Dentistry in Tucson

**Q:** Why is it so important to educate children about oral health?

**A:** It really eases the child's journey into the challenges of dentistry.

**Q:** What's the best thing about being a Delta Dental dentist?

**A:** Enjoying the numerous amounts of delightful families I get to work with.

**Q:** What are three things that always make you smile?

**A:** A smile, a baby and a chocolate fruit tart!

If you'd like to be featured in First Impressions or the Delta Dental of Arizona Blog, email [marketing@deltadentalaz.com](mailto:marketing@deltadentalaz.com)

**Q:** If you could tell your patients to stop doing one thing, what would it be?

**A:** To my teenagers—stop drinking soda. To my toddlers—stop saying “NO” to mom and dad when they want to brush your teeth.

**Q:** If you were stuck on a desert island, what 3 things would you bring with you?

**A:** Plantain chips, water, and a toothbrush!

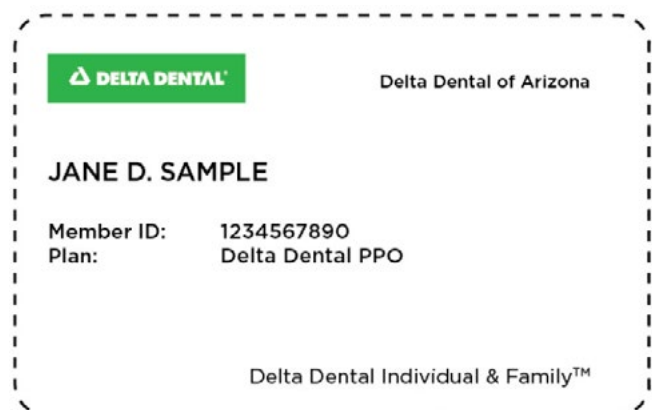
## PROCESS CHANGE NOTICE: INCORRECT CLAIMS NO LONGER ACCEPTED

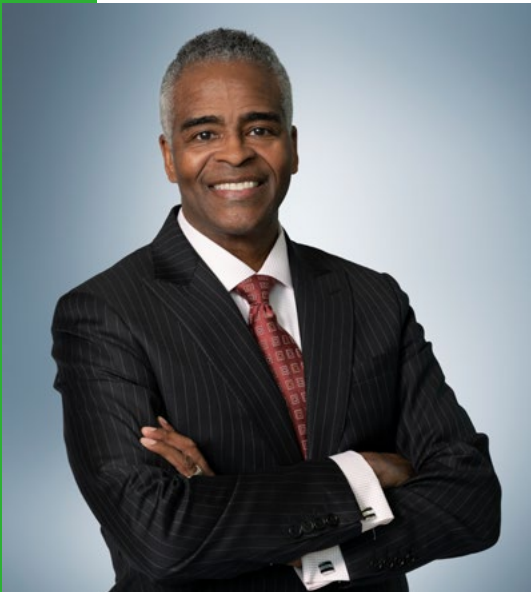


Beginning October 2022, Delta Dental of Arizona will **no longer accept claims with incorrect subscriber information.** To ensure your claims are processed correctly, always verify:

- The member ID number *exactly matches* the ID number listed on your patient's ID card or in the Alternate ID field when viewing the patient's benefits in the Dental Office Toolkit (DOT).
- The patient's first name, last name and date of birth are correct.

As a reminder, if your patient is a dependent (spouse or child), you'll need to look up the primary subscriber in DOT to get the information you need for the claim.





# CEO's CORNER

## Celebrating 50 Years of Smile Power

It's hard to believe, but this year, Delta Dental of Arizona is celebrating 50 years in business! "Fifty and fabulous" is how I like to think of this milestone anniversary. And like most things in life, we're getting better with time.

We are continuing to innovate and find creative solutions to help Arizonans make their oral health a priority while making it easier for dentists to run their practice. Which is why I'm so excited to announce the launch of our newest product, Delta Dental Patient Direct. Our hope is that this new dental discount program will give your practice choice and flexibility in how you treat your patients. Many of you have already joined

this network and may start seeing Patient Direct members in your practice soon. If you haven't, it's not too late to join the Patient Direct network! Please see the article on page 4 for more information.

Over the last 50 years, we've made it our mission to improve lives by promoting optimal oral health. That's a mission that is amplified by the work of our Foundation. As a leader in oral health giving, Delta Dental of Arizona is committed to making sure all Arizonans have the tools they need to live their healthiest lives. Learn more about our work—and the great work across the Delta Dental system to improve the nation's oral health—by reading the article about the Delta Dental 2021 Community Impact Report on page 3.

It's not lost on myself or our entire organization that we would not be celebrating this anniversary without you—the dentists and oral health professionals throughout the state who help us protect the smiles of 1.3 million Arizonans. Thank you for your partnership, your oral health expertise, and the relationships you've built with your patients. We're delighted to share this milestone anniversary with you! Here's to another 50 fabulous years!

Sincerely,

Michael Jones  
President & CEO

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## REMINDER: PATIENTS CANNOT BE BILLED FOR LASER TREATMENT

Delta Dental of Arizona provides benefits based on the procedure code performed—not the technology or technique used to perform the procedure. For example, if a gingivectomy is performed using a laser or a scalpel, the procedure code is the same: D4211. This means that dentists cannot charge a separate fee for laser treatment. This policy is based on the ADA's Code on Dental Procedures and Nomenclature (CDT), which defines the laser as an instrument or tool.

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## POLICY CLARIFICATION: PERIODONTAL SCALING AND ROOT PLANING PER QUADRANT

As a reminder, Delta Dental will consider benefiting 3 or more quadrants of scaling and root planing completed on the same date of service. However, proper documentation is needed to make a full determination. This documentation includes periodontal charting, X-rays that are diagnostic of bone loss and a narrative or screen shot of the scheduled appointment length.

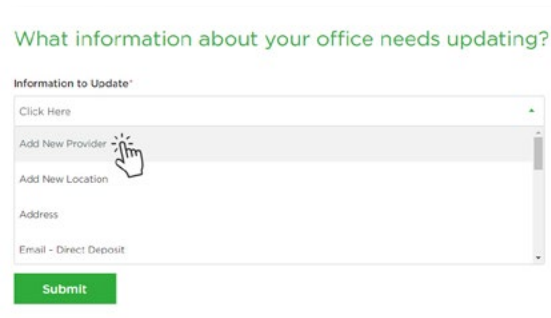
# How to Add Providers at Existing Office Locations

As a reminder, practice owners or administrators are required to notify Delta Dental of Arizona when they add a dentist at an office location at least 30 days prior to the effective date of the change. Use the online Dental Office Profile Update form to add a dentist to an existing office location.

Here is a step-by-step guide for this process:

1. Go to [deltadentalaz.com/dentist/forms](https://deltadentalaz.com/dentist/forms) and click **Dental Office Profile Update**.
2. Fill out the required information about the dental office location you're adding the dentist to. This includes your contact information and any identifying information about the specific office location.
3. In the Information to Update field, select **Add New Provider**.
4. Fill out the required profile information about the provider, including the name, gender, license number, date of birth, degree, email address, dentist start date and network status. *Note: If the dentist is new to the Delta Dental of Arizona network, they will need to go through the contracting and credentialing process. This means that they will get an email from [evalappcentral@cactussoftware.com](mailto:evalappcentral@cactussoftware.com) to complete this process.*
5. Click the **Submit** button.

Repeat steps 1-5 if there are more dentists you need to add.



## Delta Dental's 2021 Community Impact Report

Last year, Delta Dental invested \$106 million in communities across all 50 states, D.C., and Puerto Rico, positively impacting 21.3 million lives.

These community impact efforts focused on expanding access to care, advancing health equity, building resilient communities, and innovating for a healthier tomorrow.

As a national leader in oral health giving, Delta Dental is committed to making sure all members of our communities have the tools they need to live their healthiest lives.

Here at Delta Dental of Arizona, we are proud to support our communities' oral and overall health by investing \$1.7 million in oral health education and disease programs in 2021 and improving the smiles of 211,530 Arizonans.

To explore the full 2021 Community Impact Report and to learn more about how we bring smiles to the communities we serve, you can visit [2021cir.deltadental.com](https://2021cir.deltadental.com)



# DENTIST DIRECT PHONE NUMBERS

**Toll-free:** 866.746.1834

**Local:** 602.588.3982



Delta Dental of Arizona  
5656 W. Talavi Blvd.  
Glendale, AZ 85306

## TOP OF THE LIST

Groups acquired since  
April 2022 with 75+ employees

Company	Number of Employees	Location	Plan
Yavapai Combined Trust	2,514	Prescott	PPO Plus Premier
Higley Unified School District	900	Phoenix	PPO Plus Premier
Madison Elementary School District #38	300	Phoenix	PPO Plus Premier
Laveen Elementary School District #59	268	Phoenix	PPO
Fountain Hills Unified School District	100	Phoenix	PPO Plus Premier
Persefoni AI Inc.	99	Mesa	PPO

## YOUR PRACTICE GETS MORE CHOICE AND FLEXIBILITY WITH DELTA DENTAL PATIENT DIRECT®

Your patients are asking for more options to manage their dental care costs. And not everybody wants to or can participate in a dental insurance option. Joining the Patient Direct network is a hassle-free way to offer your patients more choice.

When you become a participating Patient Direct dentist, there are no claim forms to submit, no annual max or frequency limits and no fee schedules to follow. Simply give your patients a minimum 20% discount off your office's normal fees (UCR) for services provided and you collect directly from the patient on your terms.

Ready to learn more about joining the Delta Dental Patient Direct network?  
Visit [deltadentalaz.com/patientdirectnetwork](https://deltadentalaz.com/patientdirectnetwork) to download a contract and join the network today!

*Note:* Patient Direct is not insurance.



# THE DIFFERENCE BETWEEN SELF-FUNDED AND FULLY INSURED GROUPS AND HOW IT AFFECTS YOUR PRACTICE

Employers generally offer dental benefits to their employees one of two ways: fully insured or self-funded. When your office looks up patient benefits, you won't be able to tell if a group is fully insured or self-funded. But behind-the-scenes, the billing process differs greatly between the two.

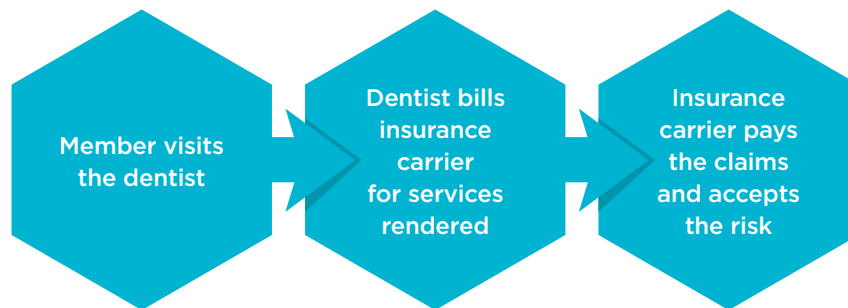
## FULLY INSURED GROUPS

Fully insured plans (also called “risk” plans) are traditionally what come to mind when you think about health and dental benefits. This funding structure occurs when the insurance carrier accepts the financial risk for the benefits covered by the insurance contract. The employer pays a monthly premium to the insurance carrier to cover their enrolled employees. Since premiums are fixed, employers are never surprised by their bill.

With a fully insured group, the insurance carrier pays dental claims based on the group’s plan and covered benefits. Enrollees and their dependents are responsible for paying their deductibles or co-pays for covered services.

The dental benefits market in Arizona is competitive and employers have many options when choosing a dental insurance carrier. To win a company’s business, insurance carriers must offer competitive rates and superior coverage. It is not uncommon for employers to negotiate lower premiums and better coverage for their group when fully insured.

### Fully Insured Group Billing Process



**36%** of Delta Dental of Arizona’s claims are for **fully insured** groups<sup>1</sup>

## SELF-FUNDED GROUPS

Unlike a fully insured group, self-funded groups cover the cost of their employees’ dental claims. They accept the financial risk of the benefits covered under their dental plan. Self-funded groups choose which dental services they’d like to cover and at what level. Generally, self-funded groups use an insurance carrier solely as a benefit and claim administrator for the group. The group pays a small fee for the administrative services provided by the carrier (i.e. process their claims, provide customer service and cover appeals and grievances). For this reason, self-funded plans are sometimes called “administrative services only” or “ASO” plans.





Because self-funded groups pay the claims for their employees, and the carrier only performs an administrative support role, the costs are transparent. At the end of each cycle, the insurance carrier bills self-funded groups for reimbursement of their incurred claims costs.

It is common for large groups (over 1,000 enrolled employees) to be self-funded.

### Self-Funded Group Billing Process



**64%** of Delta Dental of Arizona's claims are for self-funded groups<sup>1</sup>

Self-funding is an increasingly popular option among groups. In fact, most of your Delta Dental patients likely receive coverage under a self-funded group policy. About 58% of Delta Dental of Arizona primary subscribers belong to a self-insured group.<sup>1</sup>

In a highly competitive market, the deciding factor between two plans is often cost. Because of the high cost of medical insurance, employers are demanding lower costs for ancillary benefits like dental and vision.

Since 2009, the number of U.S. employers choosing to go self-insured has increased. Self-insured dental contracts accounted for 42% of the group dental insurance market in 2009 and 48% of the market in 2018.<sup>2</sup>

Self-funded groups make up a large percentage of each insurance carrier's customer base and only pay small administrative fees for administration of their dental plans (rather than pay traditional premiums for a fully insured plan). As a result, operating margins for a dental insurer's self-funded clients are reduced when compared to fully insured clients. To stay competitive in this changing market and still provide outstanding customer service and claims processing to customers, insurance carriers must lower their administrative costs. They do this by leasing and stacking provider networks to reduce claims costs, lowering reimbursement, requiring direct deposit for claims payments and/or other operational efficiencies.<sup>3</sup> This has a trickle-down effect to dental offices.

All signs point to the dental landscape in Arizona remaining competitive. Patients and their employers will continue to demand lower costs for dental services and place pressure on carriers and dental offices to meet those needs.

No matter which type of funding a group uses for their dental benefits, Delta Dental of Arizona—as the insurer or as the administrator—provides the same level of excellent customer service and claims processing. ■

<sup>1</sup>Delta Dental of Arizona internal data, 2022

<sup>2</sup>"Dental Benefits Enrollment Report," National Association of Dental Plans, 2019

<sup>3</sup>Delta Dental does not lease, stack or rent its dental networks. However, this is a standard practice among other dental carriers.