



FIRST IMPRESSIONS

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

Delta Dental of Arizona
WINTER 2020

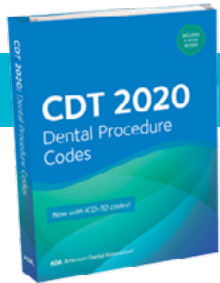


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DENTIST SPOTLIGHT

Q&A with Dr. Alexandria Schwei of Premier Valley Dental in Phoenix

- Q:** What is the best dental advice you've ever received?
A: Treat every patient as if it's your family member in the chair.
- Q:** What is the best thing about being a Delta Dental dentist?
A: Our patients always talk about how amazing Delta Dental's customer service is. Many companies and individuals have Delta Dental, so it allows me to see a wide variety of patients.
- Q:** February is Children's Dental Health Month. What is the most important thing you want parents to know about caring for their child's teeth?
A: Children need to come to their routine dental visits and stay current on their oral health. I am also a proponent of sealants as a preventive measure to help children while they're learning good dental care habits.



2020 CDT Code Changes

The CDT 2020: Dental Procedure Codes (commonly known as CDT) is updated annually to reflect changes in dental procedures accepted by the dental community. The CDT 2020 incorporates a significant number of procedure code changes with 37 new codes, 5 revised codes and 6 deleted codes.

Accurate coding promotes faster claim processing and fewer errors, so Delta Dental recommends that each dental office have a current copy of the CDT. To order a copy, call 800.947.4746 or visit www.adacatalog.org. You can also purchase the CDT 2020 mobile app for iOS via the Apple Store and Android via Google Play.

With all the code changes, dental offices are encouraged to verify covered services for patients before providing treatment.

ATHLETIC MOUTHGUARDS NOW A STANDARD BENEFIT

Effective January 1, 2020, Delta Dental of Arizona's standard group and individual policies will cover the fabrication of an athletic mouthguard (D9941) as a basic service under the member's plan. The underlying contract, age limitations and frequency limitations apply.





CEO's CORNER

Promoting Optimal Oral Health Across the State

Looking back at 2019, I am proudest of Delta Dental of Arizona's commitment to its mission of improving lives by promoting optimal oral health.

In January, Delta Dental recognized silver diamine fluoride (SDF) as an effective, pain-free way to stop cavities in both young and old patients and began reimbursing for the treatment. According to our claims data, 151 network dentists within the state used SDF with more than 1,200 applications to patients between January 1 and June 30, 2019.

Arizonans most often cite dental anxiety and worries about treatment cost as the two key reasons for not going to the dentist. By adding SDF as a covered benefit, more dentists can now offer this reimbursable, low-cost and pain-free alternative to patients. Together, we're eliminating those barriers to care.

In early 2019, Delta Dental of Arizona, through its Foundation, began working with Phoenix Children's Hospital (PCH) to develop an oral health education program within the hospital system. In April, PCH hired Katharine Martinez, a registered dental hygienist, to serve as the organization's first oral health educator. Made possible through a grant from our Foundation, the position is dedicated to improving the overall oral health of PCH patients—specifically those with central lines in the hematology/oncology unit. Research shows a direct correlation of oral bacteria and systemic illness, so we are confident that Katharine's efforts teaching the hospital staff, clinicians and patients to follow daily oral health care routines will lead to fewer infections during treatment.

In September, the Delta Dental Institute brought Arizona leaders and legislators together to discuss how we can ensure oral health is a part of the state health policy conversation moving forward. We plan to continue this conversation by hosting more roundtable discussions in 2020.

As Arizona's largest and most experienced dental benefits carrier, it is our duty to make dental care affordable through the delivery of quality dental plans and strategic partnerships that promote oral health education disease and prevention programs for the underserved and underinsured. I encourage you to learn more about these initiatives by visiting www.deltadentalaz.com/foundation, and I thank those of you who are already leading and participating in similar efforts throughout the state. Together we are helping Arizonans unleash their smile power.

Warmest Regards,

R. Allan Allford
President & CEO

DISCONTINUATION OF BRIGHTER SCHEDULING

Delta Dental is no longer partnering with Brighter to offer dental appointment scheduling via the Delta Dental Mobile App. Moving forward, we are advising members to make appointments directly with their dental office. All currently scheduled appointments made via Brighter should remain in place.

According to Brighter, your practice will remain registered on their platform and you can continue to manage patient appointments with other dental insurance carriers that have a relationship with Brighter.

Recredentialing Just Got Easier

You asked, we listened! Delta Dental of Arizona has partnered with DentalXChange to make the recredentialing and network enrollment process easier than ever. DDS Enroll by DentalXChange is a FREE service for our dentists and allows you to upload all your documents in one place. Plus, you can check your status at any time!

Per national insurance guidelines, we ask our dentists to recredential with us every 3 years. When it's time to recredential, your office will receive a letter in the mail and an email from credentialing@dentalxchange.com with instructions on how to complete the process.

The following documents are required to recredential:

- Arizona Health Care Professional Credentials Application
- Arizona Dental License
- Specialty Certification and/or Anesthesia Permit, if applicable
- Drug Enforcement Administration (DEA) and (BNDD) Registration, if applicable
- Current Malpractice Insurance Declaration Page for your dental liability coverage

If you have all these documents when you log in to DDS Enroll, the whole process takes less than 5 minutes!

As a reminder, recredentialing is part of your participating provider agreement with Delta Dental of Arizona. If you have questions about this process, please contact our professional relations team at prelations@deltadentalaz.com.

New Procedure for Adding Locations & Changing Tax IDs

Starting February 17, you'll need to use DDS Enroll by DentalXChange to add a new office location or change your tax ID number (TIN).

Just visit www.dentalxchange.com/partners/ddaz and follow the on-screen steps. You'll also need a current version of your Delta Dental of Arizona Participating Provider Agreement to submit any changes.

TIP:

Add credentialing@dentalxchange.com to your email list of safe senders to ensure you receive credentialing reminders and notifications!



Join Delta Dental at the Western Regional Dental Experience

Representatives from our Professional Relations team are looking forward to meeting with attendees at the Western Regional Dental Experience (WRDE), April 2-4, at the Renaissance Glendale Hotel and Spa. Stop by booth #500 in the exhibit hall and say hi. For more information or to register for WRDE, visit www.westernregional.org.

WE'RE MAKING ENHANCEMENTS TO OUR PHONE SYSTEM

We're upgrading our phone system to better serve you! Our updated system is designed to help you get the help you need as quickly as possible. When you call, you'll receive an estimated wait time and can request a callback if a representative isn't available immediately. This will help minimize your time on hold and let you get back to taking care of your patients.

If you choose to hold for the next available representative, you'll hear helpful tips to improve your dental practice. You can also verbally respond to prompts instead of worrying about pushing the correct buttons.

These improvements mean that our call prompts may change, so be sure to listen to the greeting options when you call. The new system launches in early spring—stay tuned!

DOWNLOAD THE 2020 DENTIST MANUAL

We've updated our Dentist Manual and Reference Guide with all the information your dental office staff need to know about Delta Dental of Arizona's standard claims processing guidelines and administrative policies.

Download a copy for your office today at www.deltadentalaz.com/dentist.



Delta Dental of Arizona
2020 Dentist Manual and Reference Guide
(Includes National Account Processing Policies)

Dentist Direct Phone Numbers

Toll-free: 866.746.1834 | Local: 602.588.3982

- press **1** Faxback of eligibility & benefit information
- press **2** Automated claim information
- press **6** Customer Service - Claims status/benefits/eligibility
- press **5** Professional Relations - DDS contracts/credentialing



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



ANNUAL MEMBERS MEETING 4/17/20

Mark your calendar for the Annual Meeting for DDAZ Member Dentists.
This year's meeting is 8:30 a.m. on April 17 at our office, 5656 W. Talavi Blvd., in Glendale.

TOP OF THE LIST

Groups acquired since
November 2019 with 75+ employees

Company	Number of Employees	Location	Plan
Troon Golf	3,115 employees	Scottsdale	PPO Plus Premier
CBR Management Services Inc.	1,008 employees	Phoenix	PPO Plus Premier; PPO
The Center for Orthopedic & Research Excellence Inc.	605 employees	Phoenix	PPO Plus Premier; PPO
Team Select Holdings	476 employees	Phoenix	PPO Plus Premier; PPO
Roman Catholic Diocese of Tucson	370 employees	Tucson	PPO Plus Premier
Southwest Energy LLC	223 employees	Tucson	PPO Plus Premier
One AZ Credit Union	202 employees	Phoenix	PPO Plus Premier; PPO
BeachFleischman PC	139 employees	Tucson	PPO Plus Premier
Leonardo Electronics US Inc.	136 employees	Tucson	PPO Plus Premier
Azbil North America Inc.	113 employees	Phoenix	PPO
Natural Partners Fullscript	113 employees	Scottsdale	PPO Plus Premier
Center for Orthopedic Research & Education LLC	108 employees	Phoenix	PPO
Southwest Microwave, Inc.	103 employees	Tempe	PPO
AEA Federal Credit Union	94 employees	Yuma	PPO
SunTree Snacks	94 employees	Phoenix	PPO Plus Premier
AGM Contain Controls Inc.	89 employees	Tucson	PPO
RIESTER Corporation	88 employees	Phoenix	PPO
Arizona Generator Technology Inc.	84 employees	Glendale	PPO



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.

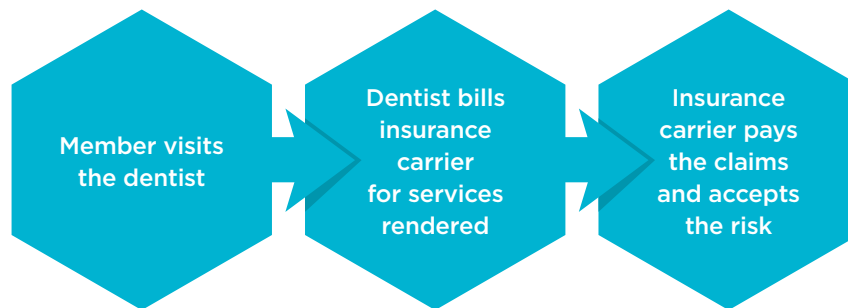
FULLY INSURED GROUPS

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



30% of Delta Dental of Arizona’s claims are for **fully insured** groups¹

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



70% of Delta Dental of Arizona's claims are for self-funded groups¹

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 64% of Delta Dental of Arizona primary subscribers belong to a self-insured group.¹

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 2018.²

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.³ 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. ■

¹Delta Dental of Arizona internal data, 2019

²"Dental Benefits Enrollment Report," National Association of Dental Plans, 2019

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