

Broker News

AUGUST 2009



Broker News To Go Electronic

You asked for it, and we heard you loud and clear. In our recent Broker Survey, brokers overwhelmingly told us they preferred to receive *Broker News* online. So, starting in 2010, *Broker News* will become an all-electronic publication, e-mailed quarterly right to your computer.

The print version of *Broker News* will cease publication at year-end.

To make sure you don't miss out on important news from Delta Dental, sign up for the online version of *Broker News* today. Just go to www.deltadentalnj.com/brokernews and enter your e-mail address in

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New Option Offers Enhanced Benefits for Patients with Periodontal Disease

Delta Dental of New Jersey is committed to offering benefits that enhance the health and well-being of our members, and we believe that good oral health plays an important role in one's overall health. As part of that commitment, we are pleased to announce our new Oral Health Enhancement Option.

Scientific studies 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.

The option enables eligible members who have been previously treated for periodontal (gum) disease to receive up to four dental cleanings and/or periodontal maintenance procedures per benefit period.

Managing periodontal disease may also reduce tooth loss. Tooth replacement costs are considerable whether the tooth is replaced by a removable denture, conventional bridge, or a dental implant.

The Oral Health Enhancement Option is available to groups with 100-plus employees on a fully insured or self-funded basis in New Jersey, and on a self-funded basis only in Connecticut. The option enables eligible members who have been previously treated for periodontal (gum) 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.

For fully insured groups, adding the Oral Health Enhancement Option to the current plan will not increase the monthly premium rates. Any future rate impact will be based on the group's claim experience. For existing clients,

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Delta Dental of New Jersey, Inc.



Advancing solutions for great oral health

New Option Offers Enhanced Benefits

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your Account Executive can assist you in forecasting future cost impacts based on actual plan experience. For prospective clients, Delta Dental will be able to forecast future rate impact if the option is selected.

Self-insured groups may experience a small (we currently estimate 1%–2% impact) on claim costs.

Although benefit increases can result in additional claims cost under the Oral Health Enhancement Option, the improved management of periodontal disease can be beneficial from an overall health perspective.

The Oral Health Enhancement Option is available to groups with 100-plus employees on a fully insured or self-funded basis in New Jersey and on a self-funded basis only in Connecticut.

“The Oral Health Enhancement Option may help those at risk of periodontal disease better manage both their oral health and overall health,” says John Gumkowski, Director, Sales and Marketing. “Delta Dental is constantly looking at how we can help our members improve their oral health. This new option grew out of our experience as a company that truly understands how dental benefits can potentially change the course of dental disease. It enables us to offer enhanced benefits to the people who truly need it.”

What Groups Are Eligible

Groups must sign a rider to add the Oral Health Enhancement Option to their dental benefit programs. (The option is not automatically added.) The Oral Health Enhancement Option is available to groups with 100-plus employees on a fully insured or self-

funded basis in New Jersey and on a self-funded basis only in Connecticut.

How the Program Works

The Oral Health Enhancement Option allows 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 while covered by Delta Dental of New Jersey, they will automatically qualify for the additional services once their claim for these services has been processed.

Members who may 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 that shows treatment for periodontal surgery, scaling and root planing; presenting a bill from the treating dentist reflecting these services; or 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.

Where to Find Out More

For more information about the Oral Health Enhancement Option, contact your Account Executive.

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Delta Dental of New Jersey, Inc.

Phone: (800) 624-2633 (NJ)
(860) 633-9200 (CT)

Fax: (973) 285-4139 (NJ)
(860) 633-3265 (CT)

MARKETING STAFF

John Gumkowski
Director, Sales and Marketing

Don Hickey
Director, Marketing Services

Allan Berkin
Manager, New Business Development

Kim White
Senior Account Executive (New Jersey)

Mark FitzGerald
Account Executive (Connecticut)

Ed Maloney
Account Executive (Connecticut)

Kristin Gallagher
Account Executive (New Jersey)

Tina Sparrow
Account Executive (New Jersey)

Diane Baquero
Sales Associate (Specialty Products)

Pat Barton
Luhra Ebarle
Lisa Karney
Jacki Miller (*Connecticut*)
Jackie Wright
Service Coordinators

Lena Kristoff
Marketing Analyst

Mary Anne Miller
Marketing Coordinator

Peyton Aiello, *Secretary*

Kelly Bork, *Secretary*

Monika Szymanska, *Secretary (Connecticut)*

Mary Ann Rosamilia
Senior Clerk Typist

Diane Belle
Editor

www.deltadentalnj.com
e-mail: smile@deltadentalnj.com

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.



Online Report Ordering Comes to Delta Dental

Now your clients can order more than a dozen reports online

Delta Dental's new online report ordering feature lets your clients select from 15 different reports. Each report contains valuable information to help clients effectively manage and administer their Delta Dental benefits program—including data on their claims and enrollment, procedure utilization, dentist network utilization, and more.

Reports will be delivered by their Account Executive in their choice of format—electronically as Excel files or PDFs, or via fax—generally within 48 hours.

Reports Available for Ordering

Currently 15 different reports are available for online ordering, including:

- **Group monthly premium, claims, and enrollment reports.** These reports enable clients to track their group's utilization over time.
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- Each report contains valuable information to help clients effectively manage and administer their Delta Dental benefits program—including data on their claims and enrollment, procedure utilization, dentist network utilization, and more.*
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- **Payments to dentists by participating status by state report.** This report shows claims, claim dollars, and procedure codes by dental network. It enables clients to get a full picture of how their members use network dentists and what networks members use. The report also breaks down this information state-by-state, a critical feature for groups with multi-state operations.

- **A full list of reports, including descriptions, is available** on the ordering page online.

How Your Clients Can Sign Up for Online Report Ordering

The online report ordering form is located in the secure "Eligibility Submissions" area of our Web site. To get started, your clients should:

1. **Contact our Enrollment Department at (800) 452-9310 if they've never submitted eligibility changes online.** They'll receive a password and instructions for logging on to the secure area of our Web site.
2. **Complete the proper Plan Sponsor's Certification Form if they haven't already done so.** The form must be used by groups to name those within the organization who are allowed access to protected health information. They can download the form from our Web site at www.deltadentalnj.com; click "Forms." The completed form should be sent to their Account Executive, or mailed to: Compliance Office, Delta Dental of New Jersey, 1639 Route 10, Parsippany, NJ 07054.
3. **Log on to Eligibility Submissions.** Go to www.deltadentalnj.com. Hover over "Employers" and click "Eligibility Submissions." Log in with their group number and password, and click "Continue."
4. **Click "Reports Request" to access and follow the onscreen instructions.** The report ordering feature is available to clients Monday through Saturday from 7 a.m. to 10 p.m. EST.

We Saved Our Clients More Than \$254 Million

Our 2008 Cost Containment Report details how we helped clients control their benefits costs.

Savings—which totaled more than \$254 million in 2008—came from four key areas:

- **Claims administration,** which includes total savings related to contractual limitations, non-covered services, dental consultant review, optional services, and non-billable services.
- **In-network savings,** which is the amount saved by members using network dentists instead of nonparticipating dentists.
- **Coordination of benefits,** where savings came from enforcing order of benefit determination rules.
- **Eligibility verification,** where savings came from paying claims only for those who are eligible for services.

Total client savings in 2008 came to almost half of the total amount of claims we paid!

To see the complete 2008 Cost Containment Report, go to www.deltadentalnj.com. Click "Brokers" and then "Cost Containment Report" under "Reports and Surveys."

Did You Know...

Your Clients Can Make Eligibility Changes Online

We make it easy for your clients to manage their eligibility information through our Web site. Our online eligibility submission feature lets them:

- Enroll and terminate members
- Make changes, transfers, and reinstatements
- View member profiles

The system is about to debut several new enhancements that will make it even easier for your clients to enter the names of members and their dependents.

Online eligibility submissions' "View Benefits" and "View Profile" options are available 24 hours a day, seven days a week. All other features can be accessed Monday through Saturday from 7 a.m. to 10 p.m. EST.

Your clients can register for online eligibility submissions by calling (800) 452-9310. To see how it works, they can take an online demo. Go to www.deltadentalnj.com, click "Employers," and then "demo" under "Eligibility Submissions Online."

The Mouth Has a Lot to Say about Health Care Reform

Prevention.

This one word sums up the reason dental benefits work—because most dental disease is preventable and prevention saves dollars, billions of dollars. In fact, every \$1 of oral health prevention saves \$8 to \$50 in restorative and emergency services.¹ Add that up and it is estimated that the preventive care, early detection and treatment that dental benefits encourage save \$4 billion annually in the U.S.²

Yet, while 170 million Americans have dental coverage, 130 million Americans do not.³ As Congress wrestles with various health care reform proposals in the upcoming weeks and months, we at Delta Dental strongly believe that dental coverage should be included in the debate.

The reason? Dental care and good oral health mean much more than healthy teeth and a nice smile. They are essential to overall health and well-being. Poor oral health, a lack of dental care and untreated oral diseases can adversely affect an individual's ability to speak, smile, kiss, chew, maintain proper nutrition, attend school, or go to work.

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FACT

Dental benefits improve both oral health and overall health.

The link between oral health and overall health is the fundamental message of the U.S. Surgeon General's Report on Oral Health in America. The mouth is a key part of the body, and dental benefits promote not just dental health but systemic health as well. More than 90 percent of all systemic diseases, including diabetes, leukemia, cancer, heart disease, and kidney disease, have oral characteristics that can be detected during an oral exam.⁵ A dentist may be the first to spot warning signs of potential systemic disease during a regular checkup.

Furthermore, emerging science points to important associations between periodontal (gum) disease and several debilitating and expensive-to-treat medical conditions such as diabetes, cardiovascular disease, osteoporosis, HIV, and the risk of premature birth.

FACT

Dental benefits work far differently than typical medical coverage.

While medical care in this country often focuses on treating disease and illness, regular dental care concentrates on prevention, usually through low-cost checkups and regular cleanings.

Research shows that individuals without dental coverage are half as likely to visit a dentist at least once annually, compared to those with coverage. Those without dental benefits risk having minor oral health and overall health conditions go undetected until they become much more serious and costly. Overall, the cost of providing preventive dental treatment is estimated to be 10 times less costly than managing symptoms of dental disease in a hospital emergency room.⁷

The Mouth Has a Lot to Say

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FACT Dental benefits are cost-effective.

Dental premiums average less than one-tenth the cost of medical benefits, and have risen at just half the rate of medical premiums over the past two decades. Unlike medical care, dental diseases rarely involve hospitalization or high-risk procedures, which contribute to skyrocketing medical insurance costs. Moreover, dentistry involves low-cost procedures, such as fillings, that can provide effective and affordable substitutes for more costly procedures.

FACT Stand-alone dental carriers add value for patients.

Third-party dental carriers, particularly those carriers that specialize in dental, add value for patients. A specialized dental carrier can arrange for more appropriate and cost-effective dental services than would generally be available to those who finance their own care or who take a one-size-fits-all approach to dental benefits.

Statistics show that dental-related absences total 51 million hours for students across the country and more than 164 million work hours for adults annually.⁴

Consider the facts and then visit www.AdvanceOralHealth.com for more information on the importance of dental benefits in health care reform.

Delta Dental is committed to the idea that every American deserves quality dental care. As we address that goal, we should also ensure that health care reform does not reduce the number of individuals who already have dental benefits. For example, a change to the current tax treatment of dental benefits could cause a significant setback in the progress toward better oral health made over the last few decades.

As Congress considers health care reform, Delta Dental encourages all Americans to understand the importance of oral health, and to look to the success of private dental benefits to inform the overall debate. Delta Dental stands ready to be part of the solution.

- 1 American Dental Education Association, *Health Care Reform Advocacy Report*, 2008
- 2 Business Courier, *Health insurers open up, say Ah!, to getting in on dental market*, November 3, 2003
- 3 National Association of Dental Plans (NADP)/Delta Dental Plans Association (DDPA), *2007 Dental Benefits Joint Report: Enrollment*, August 2007
- 4 U.S. Department of Health and Human Services, *National Call to Action to Promote Oral Health*, NIH Publication No. 03-5303, Spring 2003
- 5 Academy of General Dentistry's *Know Your Teeth*, October 2008
- 6 University of Maryland Medical Center, *Periodontal disease—Risk Factors*, 1/26/2008
- 7 Pettinato E, Webb M, Seale NS, *A comparison of Medicaid reimbursement for non-definitive pediatric dental treatment in the emergency room versus periodic preventive care*, *Pediatric Dentistry*, 2000: 22(6), pp. 463-468

Free Monthly E-Mail Helps Members Protect Their Oral Health

Do your clients and their members know about *Member News*? Our free opt-in e-mail newsletter will keep them and their families informed about what they should know about their benefits and oral health.

Each month, *Member News* subscribers receive a one-page e-mail that provides a brief summary of each article and links to more information.

Recent articles have covered such issues as:

- How oral health can impact a child's academic performance
- What steps to take before going on vacation to protect teeth
- Why dental coverage should be included in the national healthcare debate
- And more!

To view past issues or to subscribe to our free monthly *Member News*, go to

www.deltadentalnj.com.

Hover over "Members" and click "Newsletter."

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.

The 2009 Delta Dental Golf Classic raised \$47,000 for SONJ.

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the subscription box. That's all there is to it.

Starting early next year we'll send you your first e-mail issue of *Broker News*. PLUS, you'll also begin receiving periodic updates from us with valuable information about new products and services, our dental network, sales and marketing materials to support your sales efforts, and more.

Keep *Broker News* coming by subscribing today!



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1639 Route 10
Parsippany, NJ 07054

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