Limited Assignment of Benefits Law Is Enacted

Governor Christie recently signed into law a bill relating to the assignment of benefit payments by persons covered by New Jersey health service corporations, New Jersey dental service corporations, and New Jersey dental plan organizations. The law takes effect in mid-September of this year.

Please take note that the law specifically excludes assignment of any benefit payments made for self-funded dental benefit plans or Limited Assignment of Benefits Law Is Enacted

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How the Affordable Care Act Impacts Dental

Much has been written about the Affordable Care Act (ACA) and the significant impact it will have on health care. The ACA will affect dental benefit programs and the choices patients will have. Here is a brief look at the ACA from the dental perspective. Delta Dental will provide ongoing updates in Dental News and on our website about the ACA.

The Affordable Care Act, sometimes referred to as “health care reform” or “Obamacare,” establishes a Health Insurance Marketplace to help individuals obtain health insurance coverage and help small businesses with less than 50 employees purchase insurance through SHOP (Small Business Health Options Program). The ACA mandates that each state’s Marketplace must offer coverage for 10 Essential Health Benefits (EHB).

One of those EHBs is pediatric dental benefits for children 18 and under. This means that pediatric dental coverage must be available in each state’s Marketplace, either embedded in a medical plan or as a standalone dental plan.

Delta Dental of New Jersey plans to participate in the New Jersey and Connecticut Marketplaces in the following ways:

(continued on page 2)
Limited Assignment of Benefits Law Is Enacted
(continued from page 1)

coverages, and Delta Dental will not make direct payment to non-participating dentists of benefits due under those self-funded coverages. A substantial amount of the benefits that Delta Dental of New Jersey pays for services rendered in New Jersey are for self-funded plans and coverages.

Delta Dental will honor assignments of insured benefit payments for plans that provide out-of-network benefits where the dentist has properly accepted such an assignment. In the ordinary course of its claims processing, Delta Dental will rely on the accuracy of the dentist's representation with respect to the patient's having assigned the claim payment to the non-participating dentist. Please note that a misrepresentation relating to an assignment of insured benefits is a violation of the New Jersey Insurance Fraud Prevention Act. Delta Dental reserves the right to require additional documentation relating to assignments of benefits and the right to decline to honor an assignment if a subsequent claim for the same services does NOT state that the benefits have been assigned. Delta Dental also reserves the right provided in the law to issue a paper check made jointly payable to the dentist and the subscriber.

Please also note that the new law does not apply to out-of-state insurers or out-of-state health or dental service corporations. The new law does not require that Delta Dental member companies in other states make any benefit payments directly to dentists who do not participate with Delta Dental of New Jersey.

Changes to Dental News Coming in 2014

Beginning in February 2014, only participating dentists in New Jersey and Connecticut will receive the print version of Dental News by mail. Printed copies will be sent to the participating dentist's primary office location.

Everyone will still be able to access Dental News online. (Just go to www.deltadentalnj.com and click the “Dental News” link under “Oral Health & Wellness” on the footer of any screen.) The new online version of Dental News will be shorter and link you directly to information your office can use on our website.
How the Affordable Care Act Impacts Dental

(continued from page 1)

- In New Jersey, we will participate directly in the Marketplace, providing pediatric dental benefits to individuals and small groups. We will offer these products outside the Marketplace, as well.
- In Connecticut, we will administer pediatric dental benefits embedded in a health insurance product offered by HealthyCT. This new health insurance cooperative will offer a variety of plans to individuals, families, and small businesses. HealthyCT plans will be available directly and through Access Health CT, Connecticut’s public health insurance Marketplace.

Open enrollment will begin in all states’ Marketplaces on October 1. Coverage goes into effect January 1, 2014, for plan selections made by December 15.

How will the ACA affect the dental coverage of your patients?

- For patients covered by employer plans with more than 50 employees, there may be no immediate change to dental coverage, even for pediatric patients. Dependents under age 19 will likely continue to receive the same benefits as before.
- For individuals and those covered by small employer plans with fewer than 50 employees, they will likely provide pediatric dental coverage for children below age 19 based on a specific set of benefits selected by their state. For adults and children above age 19, benefits will likely stay the same. This means that adults and children within the same family may have different benefits.

The pediatric dental Essential Health Benefits for children under age 19 are different from the dental plans you are accustomed to seeing in the following ways:

- There are no annual or lifetime dollar maximums on benefits.
- There are annual out-of-pocket dollar limits.
- Benefits are based on the benchmark plan selected by the state. (New Jersey’s benchmark plan is the NJ FamilyCare CHIP plan; Connecticut’s is the HUSKY BCHIP plan.)
- The limitations and exclusions of the pediatric EHB are based on the CHIP plan and may be different from the Delta Dental benefits you are accustomed to under most of our plans.
- Some of our plans may be offered as Exclusive Provider Organizations or “EPOs,” meaning that there will be no coverage unless the patient receives treatment from a dentist participating with Delta Dental PPOM.
- Orthodontic coverage is approved only if “medically necessary.”
- Certain services require mandatory prior authorization to receive coverage.

We are working through many of the details of the plans and implementation. Watch for more information about the ACA and dental benefits in the next issue of Dental News.

Congratulations To Direct Deposit Winner Dr. James Wood!

Dr. Wood, who practices in Norwalk, CT, was the lucky winner of an Apple iPad in our June direct deposit raffle drawing. All participating dentists enrolled in Delta Dental’s direct deposit program for at least 90 days were eligible for the drawing.

There’s still another chance to win! Our next drawing takes place December 30. To be eligible, you must register for direct deposit before September 30 and use it for at least 90 days.

For more information about direct deposit, visit our website at www.deltadentalnj.com, log in to Benefits Connection, and click on “Electronic Funds Transfer” under “Other Tools” on the right side of the screen. You can sign up for electronic EOBs, too. For questions, contact our Dental Network Coordinators at 888-396-6641.
Be Sure You’re Registered as a ‘Dental Business’

We are encouraging dentists in solo practice to re-register in Benefits Connection as a “dental business” rather than as a “dentist.” This will enable you to experience all the benefits of Benefits Connection. For example: A “dental business” registered with Benefits Connection will receive email notifications of EOBs, while an individual “dentist” registered in Benefits Connection will not.

To register as a dental business:

2. Click the “register here” link.
3. Click “Dental Business” in the “Registration” box.
4. Type your TIN into the box and click “Validate.”

If the information entered matches information on file with Delta Dental, you will be prompted to complete additional fields, including:

- Password
- Contact information
- Security questions and answers
- EOB and PTE communication preference (enabling you to opt for paperless EOBs)
- Service locations

Going Paper-free Helps Practice Efficiency, Says Dentist

Dr. Cornelius Dyson and his wife, Office Manager Mariangel Dyson, founded My Children’s Dentist in Washington, NJ, eight years ago.

Why did you decide to go paperless?

Mariangel Dyson: We started as a paperless practice because Dr. Dyson said he didn’t want to spend time looking for charts!

Dr. Dyson: When I worked at other offices, I used to get frustrated when charts were misfiled or X-rays would fall out. I wanted everything at my fingertips when I needed it, and we have that now.

What are the benefits to the front desk?

Mariangel Dyson: It saves a lot of time. The dentists don’t have to ask the front desk for charts—they click and have all the information in front of them right away. Patients love the technology, too. Anytime a patient brings us paperwork, we scan it in. Patients can see their own charts and that everything is there.

What are the benefits for patient care?

Dr. Dyson: There is no waiting for information. We have a pediatric practice. Many times when I’m treating one child, parents will ask a question about one of their other children. I can answer their question right there. Having our records digitized means I have more time to focus on my patients. Also, digitized X-rays can be made much bigger than the thumbnail-size traditional X-rays, which make them easier to work with.

Does your practice use Delta Dental’s paperless options, such as direct deposit, electronic EOBs, and online claims?

Mariangel Dyson: Yes! They are great for us. It’s two fewer steps to get the money in the bank, and payment gets there sooner. And, with electronic claims, we are paid faster, too.

What advice would you offer to other practices about going paperless?

Dr. Dyson: I would encourage everyone to do it. I would never go back.

To learn more about direct deposit and electronic claims submission, go to www.deltadentalnj.com. Click “Dentists on the top navigation bar. Under “News You Can Use,” click the “special trial offer” link for direct deposit information and the “electronic claims submission” link for electronic claims information.
Fax Back Enhancements Now Live—and Include Email, Too!

Your office now can get more patient information than ever faxed or emailed automatically when you call our Voice Portal.

The new system enables dental offices to get more specific dependent and member level information. We have also improved our call authentication process and streamlined menu options, while still protecting the security of the information. Dental offices no longer must enter a PIN number to access information. (We do need to have your correct contact information in our database. See sidebar below for how to check and update your records.)

Some of the information your office can obtain using the Voice Portal includes:

- **Eligibility and benefits information.** This is now available via fax and email at the patient level. It includes patient-level details on procedure history, as well as remaining maximums and deductibles.
- **Claim summary information at the patient level.** This is now available through the Voice Portal, fax, or email. It provides details for an individual patient’s claims and Pre Treatment Estimates (PTEs) processed within 12 months of the date of inquiry.

Your office may access the improved Voice Portal by calling the same telephone number you currently use to contact Delta Dental. Your office also can obtain patient eligibility, benefits, and claims information online via Benefits Connection; go to www.deltadentalnj.com and log in.

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**How to Update Your Office Information**

You can view and update your business contact information, password, security questions and answers, EOB and PTE communication preferences, and service locations online. To do so:

- Go to our website at www.deltadentalnj.com and log in to Benefits Connection.
- Click “Profile” under “Other Tools.”

The dental office fax number and email address must be correct in our system to receive information by fax or email.
Delta Dental Welcomes New In-Net Vendor: Carbonite

Hurricanes. Fires. Equipment failure. Theft. What would you do if your irreplaceable computer files suddenly disappeared?

You can proactively protect your irreplaceable files with Carbonite, our newest In-Net vendor. Carbonite backs up your home or small business files securely and automatically to the cloud—safe from just about anything that could be of potential harm.

Carbonite offers automatic and secure cloud backup for your home or small business computers. Once installed, your files will be backed up automatically to the cloud—no hardware required—so you can get them back when you need them most. In addition, with Carbonite’s Anytime, Anywhere access feature, you can view your backed up files from any Internet-connected computer, smartphone, or tablet.

As a Delta Dental participating dentist, you and your office staff can receive 20% off any subscription, plus you can save even more with multi-year discounts. Visit www.carbonite.com and use promo code Delta2014 to get started today—or, for a free valet install call Eric Raymond at 617-927-1942.

Delta Dental of New Jersey does not receive any compensation from vendors under the In-Net program. Please note that the vendors will deal directly with you. Delta Dental of New Jersey will do its best to maintain all of our In-Net vendors and add new vendors to provide even more value to you. However, we cannot guarantee the performance or continued participation of these vendors. Delta Dental of New Jersey does not warrant or guarantee these products, nor will it be liable for or accept responsibility for them. Each purchaser must make his or her own analysis and act accordingly.

We Looked For You at the Convention!

Did you visit the Delta Dental booths at Connecticut’s Charter Oak Dental Meeting in May and New Jersey’s Garden State Dental Conference in June? Our Dental Network Coordinators look forward to meeting you at these events and sharing information about Delta Dental that can help your practice. We hope to see you again at next year’s conventions! You can reach our Dental Network Coordinators at 888-396-6641.