Direct Deposit Myths Debunked

One of the favorite parts of my job is meeting dentists face-to-face. I always look forward to when they share their experiences with me about their practices and their lives! Sometimes, it also gives me the chance to clear up misconceptions. One that’s come up a lot lately relates to direct deposit, or electronic funds transfer (EFT). I’ve heard dentists say, “We love the idea of direct payments into our account and getting paid faster, but we don’t like the idea that an insurance company might be able to take money out of my account for some reason.”

No one would like that—and direct deposit doesn’t work that way. Funds take a one-way trip from Delta Dental to your account. We can never take money from your account—even if there’s an overpayment. (We would contact you to recover the overpayment, the same as if you are overpaid by check). One more thing: Your practice can still receive paper EOB’s, or you can switch over to electronic EOB’s if you prefer when you sign up for EFT. You can find more information about EFT by visiting our website (www.deltadentalnj.com) and clicking the “Dentists” tab. Then, click the Direct Deposit link under “News You Can Use.”

I have talked with many dentists who have switched to EFT, and I have never had one tell me that they want to go back to paper checks. They love that payments are quick—usually faster than with checks, that it minimizes trips to the bank, and that it is absolutely free. As a practice owner, finding efficiencies that don’t compromise quality is more important now than ever, and EFT helps many dentists do just that. How are you making your practice more efficient? I’d love to hear about that—or anything else on your mind. Email me at klibou@deltadentalnj.com. Let’s get a conversation going!

Dr. Keith Libou, Chief Clinical Officer
Delta Dental of New Jersey, Delta Dental of Connecticut

Participating Dentist Handbook Updated

The updated 2017 Participating Dentist Handbook will be available online no later than December 1, 2016. The updated Dentist Handbook contains important information relating to your participation agreement with Delta Dental, including:

- Revised claim documentation requirements (Chapter 4)
- Updated Claims Processing Policies (Chapter 9)

(continued on page 2)
Information about mandatory prior authorizations, medically necessary orthodontics and out-of-pocket maximums related to certified plans related to the Affordable Care Act (Chapter 20).

To access, go to www.deltadentalnj.com and login to your account.

New Practice Management Tool to Roll Out Next Year—and It’s Free!
Beginning in early 2017, Delta Dental of New Jersey is planning to offer an exciting new practice management tool, Dentalytics™, free-of-charge to participating dentists. The Dentalytics “dashboard” provides an instant visual report on key oral healthcare performance measures in your practice that were developed by dental industry practitioners and professionals. Click on the graph to drill deeper, so you can see which of your Delta Dental patients are at higher risk due to their past treatment history, and whether they have benefited from key preventive care, such as fluoride treatment and sealants on first and second permanent molars.

“This is a very meaningful tool for dentists and their patients, and it advances the practice of preventive dentistry,” says Dr. Keith Libou, Chief Clinical Officer. “Dentists will be able to instantly see the care patterns for their Delta Dental patient population.”

It really gives a dentist the opportunity to “look under the hood” of their office’s hygiene program, even if everything already seems to be going well. In order for dentists to utilize this tool, we are including the Dentalytics Addendum to Participation Agreement applicable for Delta Dental participating dentists in New Jersey and Connecticut. You can also access a copy of the Addendum by going to www.deltadentalnj.com and then logging into Benefits Connection and navigating over Important Notices. We will also send you a copy of the Addendum if you email Dr. Libou at the contact information below. To get a preview of Dentalytics, check out this video produced by Delta Dental of Idaho: https://www.youtube.com/watch?v=_QgHiOEfiQk. For questions, please contact Dr. Libou at klibou@deltadentalnj.com.

Planning to Invest in Your Practice in 2017?
If so, and you’re a participating dentist in New Jersey, be sure to find out about the financial solutions for your dental practice offered by Peapack-Gladstone Bank and Delta Dental of New Jersey.

We are offering excellent, below-market-rate loans for participating dentists in New Jersey. You can use these loans to buy your first practice or expand an existing one; relocate your practice or buy a second (or third) one; purchase new equipment or commercial real estate; or, even refinance debt.

Your dental practice is your livelihood. You want it to contribute to your financial well-being. Make sure you choose an investment partner that can help your practice deliver maximum ROI for you and your patients for years to come.

For information, go to www.pgbankdeltadentalnj.com.
Dentalytics™ Addendum to Participation Agreement

This provides the terms of permissible use for Delta Dental of New Jersey Dentalytics™ Preventive Care Metric Tool.

This End User Addendum ("Addendum") to Provider's Participation Agreement is effective as of January 1, 2017, or if a dentist becomes a Participating Dentist after such date, this Addendum shall be effective upon Provider becoming a Participating Dentist with Delta Dental of New Jersey, Inc. or Delta Dental of Connecticut, Inc.

1. **Term.** This Addendum shall remain in effect for the duration of the Provider’s status as a Participating Dentist and shall apply to all of the Services delivered by Delta Dental of New Jersey, Inc. as part of its Dentalytics™ platform.

2. **Permissible Uses and Limitations.** Provider agrees to limit use of the Dentalytics™ program to current patients of Provider for purposes authorized by HIPAA, limited to treatment and health care operations, such as quality improvement activities. Provider will not use the Dentalytics™ program for any impermissible use and will not attempt to identify other dentists that have treated the patient. Provider agrees not to disclose any patient Personal Health Information made available through the Dentalytics™ program to anyone outside of its dental practice or to individuals within the dental practice that do not have a need for the information for purposes of treatment or healthcare operations.

3. **HIPAA Assurances.** Provider affirms that it is a Health Care Provider as that term is defined in the HIPAA Privacy Standards and that Provider has transmitted Protected Health Information ("PHI") to Delta Dental of New Jersey, Inc. Provider, as a Covered Entity, has policies in place to comply with the HIPAA Privacy Rule, and is entitled to receive PHI from Delta Dental of New Jersey, Inc. Provider hereby agrees that Provider will strictly adhere to all applicable HIPAA provisions.

4. **Termination.** The Addendum and the Provider’s access to the Dentalytics™ program will terminate upon the Provider no longer being a Participating Dentist with Delta Dental of New Jersey, Inc. or Delta Dental of Connecticut, Inc.

5. **Copyright Notice.** The Delta Dental of New Jersey, Inc. Dentalytics™ program ("Software") is licensed and not sold. This Software is protected by copyright laws and treaties, as well as laws and treaties related to other forms of intellectual property. The Licensee’s ("you" or "your") license to use the Software is subject to these rights and to all the terms and conditions of this Addendum.

**Acceptance:** As a Participating Dentist, Provider accepts and agrees to be bound by the terms of this Addendum and use of the Dentalytics™ software.
Our Message to Members: ‘Please Visit Your Participating Dentist!’
Selling dental benefits is just a small part of what we do. A much bigger part is encouraging people to use their benefits. We want your patients to schedule regular dental visits with you. And, we do everything we can to remind them how important those appointments are to their overall health. We post articles on LinkedIn and our blog about what employers can do to get their employees to take advantage of their dental benefits. We are active on Facebook, Twitter and other social media platforms, too. And, we provide employers with regular benefits utilization reports, so they know if employees are making full use of their benefits. Low utilization of dental benefits may translate into higher healthcare costs down the road. Regular wellness dental visits help keep everyone smiling!

‘Office Details’ Section to Auto-Update Our Online Directory!
The new “Office Details” section in Benefits Connection goes live soon. This feature will allow you to update information that potential patients will see about your office online. This information is visible to Members in our online Find a Dentist directory. Use “Office Details” to add information about your office’s hours, email and website addresses, accessibility to public transportation, languages spoken, and if your practice treats patients with disabilities. Once it goes live, “Office Details” can be accessed by going to www.deltadentalnj.com, and logging into your account. Once logged in, click “Office Details” under “Other Tools.”

Reminder: Check Your Practice’s Participation Status Online
It’s a good idea to periodically verify that we have current information for every dentist in your practice. It’s easy to check. Just log in to Benefits Connection (www.deltadentalnj.com) and click “My Participation” under “My Tools.” You can see all the dentists’ names, level of participation, and specialties.

Please email us if any information is incorrect, missing or needs to be updated at ddsrelations@deltadentalnj.com. Delta Dental’s Rules and Regulations require that all dentists in a participating practice must belong to one or more of our networks. Thanks in advance for checking!