



COUNCIL ON DENTAL BENEFIT PROGRAMS

October 25, 2019

OFFICIAL MINUTES

Korkosz, Adrienne, Chair (4)
Cooperman, Kenneth (NY)
Buchalter, Alyson (2)
Goldstein, Gary (3)
Bozek, Walter (5)
Lacey, Frederick (6)
Keating, Michael (7)
Craddock, Joseph (8)

Sorrentino, John (9)
Porcelli, Eugene (N)
Krishnan, Prabha (Q)
Hanlon, Patricia (S)
Danilow, Anthony (B)
Kim, Mina (New Dentist Representative)
Madonian, Margaret (BOT Liaison)

The Council on Dental Benefit Programs met via video conference on Friday, October 25, 2019. All members were present with the exception of Drs. Danilow, Keating, and Madonian. Dr. Cooperman participated by telephone. Dr. Porcelli attended as both the representative from the Nassau County Dental Society and the ADA Second District Trustee representative to the ADA Council on Dental Benefit Programs. Dr. Judith Shub, NYSDA Assistant Executive Director, and Ms. Jacquie Donnelly, NYSDA staff, also attended.

The chair asked Ms. Donnelly to explain how the Adobe Connect program operates. She called the meeting to order at 9:33. The council adopted the minutes from its meeting on March 29, 2019, as written. She welcomed and introduced the new members and thanked Dr. Hanlon for her efforts as chair of the Medicaid Committee.

Dr. Korkosz updated the council on the actions of the 2019 NYSDA House of Delegates' annual meeting. The House adopted the council's "dental insurance transparency resolution" and its resolution calling for the establishment of a permanent standing Medicaid committee. She then discussed the actions of the 2019 ADA House of Delegates meeting in October.

Dr. Shub discussed the first ADA Dental Benefit Programs conference call. The call included information about the change in the Centers for Medicare and Medicaid Services' requirements for Medicare enrollment. Ms. Donnelly will forward information about Medicare enrollment requirements to the council members.

Medicaid

Dr. Patricia Hanlon, chair of the Special Committee on Dental Medicaid, reported on the committee's activities. She informed the council that Dr. Michele Griguts, DOH, continues to work on including coverage for silver diamine fluoride and nitrous oxide. Dr. Hanlon and Dr. Cooperman are writing an article about Medicaid managed care. She informed the council that NYSDA would be presenting a Medicaid course on March 8, 2020, in NYC.

ADA Council on Dental Benefit Programs' Report

Dr. Porcelli pointed out that the ADA offers tool kits on its website to assist dental offices in establishing their own in-office dental plan, and dental benefit information for consumers and employers. He added that, while Oral Health America has dissolved, there is still an effort by the Medicare Coalition to add Medicare coverage for dental care. The ADA supports the inclusion of dental only for "life-saving medical procedures".

The ADA Council received a presentation from BENTO Dental Benefits. They have developed a new dental benefit plan, similar to the direct reimbursement model that would allow self-insured employers to customize their own plan without including a third-party administrator. The dental benefit platform would work in real time.

The ADA has formed the Fight Insurer Interference Strategic Task Force (FIIST). It will address DIY issues and third-party interference in the dentist-patient relationship.

The ADA is continuing the development of a clinical data warehouse/registry by gathering claims data.

The ADA surveyed offices and found that coordination of benefits and eligibility and predeterminations were the primary source of complaints.

As of April 2019, 52,277 dentists had completed the credentialing process through ProView.

Dr. Porcelli provided a written report, which is appended to these minutes.

Update/Revise Council Duties

Ms. Donnelly reviewed the duties of the council as written in the NYSDA Constitution and Bylaws and the possibility of updating them. Dr. Buchalter suggested that the council members review the duties and send their suggestions to Ms. Donnelly for discussion at the council's spring meeting.

Component Issues and Activities

The members reported on related activity in their respective components. Dr. Cooperman began by discussing the orthodontists' concerns about insurance benefits being used to reimburse patients for DYI services.

Dr. Buchalter informed the council that Liberty Dental is no longer leasing its network to Guardian and, instead, is establishing its own dental benefit plans.

Dr. Bozek mentioned a start-up company offering a dental benefit plan in central New York that is similar to the direct reimbursement style plan developed by BENTO. He is in the process of trying to set up a meeting with them.

Dr. Hanlon cited Medicaid managed care issues and DentaQuest's claim adjudication policies.

Dr. Kim, representing the new dentists, discussed claim denials by Guardian following pre-determinations indicating that the services were eligible for payment.

Dr. Goldstein invited the members to caregiver training presented by Dr. Paul Glassman at Touro College on November 8.

The council also discussed Guardian's policy for processing extraction claims from non-participating dentists, OMIG RAC audits of claims for dual eligible Medicaid patients, Liberty Dental's plan to implement a "value-based payment" system, and Delta Dental's "Virtudent" program.

Old Business

Dr. Korkosz reminded the council about the importance of submitting articles to their component newsletter and/or NYSDA for publication.

Adjournment

The council scheduled its next meeting on Friday, May 1, 2020, at the NYSDA office in Albany.

There being no additional business before the council, the chair adjourned the meeting at 11:33 a.m.

Respectfully submitted,



Adrienne Korkosz, DDS
Chair

Report of the ADA Council on Dental Benefit Programs

The Council met on May 9-10, 2019. The Council wants all members to be aware that there is a toolkit on the ADA web site to assist dental offices in establishing their own in-office dental plans. In addition there are toolkits for Dental Benefits for both the consumer and employer on the web site as well.

Even after the closure of Oral Health America, the Medicare Coalition is still continuing to push for a dental benefit in Part B of Medicare with participation from Families USA, AARP and the Center for Medicare Advocacy. The ADA has advised the coalition that it will only support coverage for dental treatment that is necessary for life saving medical procedures to be authorized and performed and that the ADA will remain engaged and supportive as long as their efforts are clearly focused and limited to this.

The council received a presentation from BENTO Dental Benefits. They have a new platform that allows self insured employers to customize their dental benefit while removing a traditional third-party from the relationship. The platform allows for real time eligibility verification, electronic remittance advice and real time claims payment. It brings efficiency and transparency to the dental benefits market while directing more of the premiums toward care rather than administration. The dentist can choose from several fee schedules within a zip code. The patient knows the fees and is in charge of approving any treatment, thus eliminating third-party intrusion in the dentist/patient relationship. The Council believes that BENTO could be a potential market disruptor.

The "Fight Insurer Interference Strategic Taskforce" (FIIST) has been convened and will be developing a strategy for state-based dental benefits advocacy to minimize interference of dental benefit carriers in the doctor-patient relationship.

There is a trend in the dental benefits industry towards consolidation among carriers. As of 2017 over 254 million people had a commercial or public dental plan. PPO's account for 85% of the commercial market.

A multitude of ADA policies concerning Dental benefits were reviewed and recommended for continuation, rescission or revision. These recommendations along with new policy resolutions were brought to the ADA House of Delegates in September 2019 in San Francisco. All resolutions brought forward by the Council were approved. For specific details the information can be found on the ADA web site in the "Actions of the House" section as well as the "Report of Reference Committee B."

The development of the Clinical Data Warehouse/Registry is continuing. Funding for this project was \$260,000 in 2019. It is a large undertaking to gather all this information but it is hoped that it could eventually be a source of non-dues revenue like the CDT Book.

The Administrative Efficiencies Summit continues to try to improve EFT implementation as well as address common "pain-points" for dental offices in dental benefits. A recent survey indicated the biggest issues as: Coordination of Benefits, with 39% listing it as extremely burdensome, followed by eligibility and benefits verification (38%), credentialing (31%) and claims submission (23%).

As of April 2019 52,277 dentists have completed and attested to their CAQH ProView credentialing profiles. The program has generated \$15,831 (YTD) as non dues revenue.

There were 63 substantive changes to the CDT for 2020. I've attached a list to this report.

Medicare Advantage "Opt In/Out" issues just won't go away. In 2015 CMS ruled that dentists had to either opt in or opt out of Medicare so that prescriptions they wrote for patients on Medicare would be covered. The ADA lobbied hard to get this rescinded and they were successful. However, some dentists who opted out prior to the rescission are being denied payments by Medicare Advantage plans. Opt-out affidavits signed on or after June 16, 2015 automatically renew every two years. If a dentist no longer wants to opt-out they may cancel the renewal by notifying all Medicare Administrative Contractors (MAC's) with which they filed an affidavit IN WRITING, AT LEAST 30 DAYS PRIOR to the start of the next opt out period. If a dentist has recently opted out for the first time, that opt-out can be cancelled within 90 days by notifying all MAC's it was filed with.

The next ADA Council on Dental Benefits Program meeting will be November 7-8, 2019. Please let me know of any issues you'd like me to bring to the Council.

Respectfully Submitted,

Gene Porcelli