

STRAIGHT TALK

PLEASE READ AND ROUTE TO YOUR OFFICE STAFF:

- Dentist(s)
- Office Manager
- Insurance Staff
- Hygenist(s)
- Assistant(s)

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Former CEO, Joseph P. Hopkins

January 26, 1930 to August 26, 2008

Mr. Joseph Hopkins, former president and CEO, was deeply committed to Delta Dental and continually filled the halls with his sense of humor, endless supply of jokes, and true commitment to the belief that people are an organization's most important asset. He will long be remembered and sorely missed by all who knew him.

Mr. Hopkins assumed his role with Delta Dental in August of 1989, serving almost a dozen years until his retirement in 2001. He brought many lasting programs, including our Guarantee of Service Excellence (group guarantees), our A.C.E. (Always Committed to Excellence) program that recognizes employees who exemplify exceptional service, and the P.A.N.D.A. Coalition.

The Coalition was developed with Mr. Hopkins' support, to educate dentists and their staffs on the importance of recognizing and reporting child abuse, as mandated by their dental licenses.

This program has been replicated in 44 states and in 6 foreign countries, bringing this important issue to the forefront. In November 1993, the American Dental



Mr. Joseph P. Hopkins

Association recognized P.A.N.D.A.'s impact by awarding the Missouri Dental Association and DDMO with the Golden Apple Award.

For many years until his passing, Mr. Hopkins served as a member of the board of the Delta Dental Health Theatre in St. Louis, which provides community educational programs to elementary school children throughout the area.

One of the highlights of Mr. Hopkins' career was being recognized in 2001 as an honorary member of the Missouri Dental Association (M.D.A.) for his contribution to organized dentistry.

We're Here to Help!

When you or your staff members have questions for Delta Dental, our Professional Relations team is here to help.



For Uniform Requirements for Network Participation Issues, contact:

Julie Partney

Professional Relations Representative

Phone: 314-656-2716

Toll-free: 1-800-392-1167 ext. 2716

E-mail: julie.partney@ddpmo.org



For Provider set-ups, National Provider File, address change or tax identification number, contact:

Joyce Smith

Professional Relations Coordinator

Phone: 314-656-2717

Toll-free: 1-800-392-1167 ext. 2717

E-mail: joyce.smith@ddpmo.org



For Fee updates, Fee questions, Provider Records or Credentialing, contact:

Sandy Nicholas

Professional Relations Coordinator

Phone: 314-656-2672

Toll-free: 1-800-392-1167 ext. 2672

E-mail: sandy.nicholas@ddpmo.org

State of Missouri Stretches Benefits for Members with New MAXAdvantageSM Benefit Option

We are happy to announce that effective January 1, 2009, Missouri Consolidated Health Care Plan (MCHCP), which currently provides dental benefits for 30,500 State employees and retirees, has elected to enhance the State's dental benefits package with Delta Dental's new MAXAdvantage Benefit Option. Delta Dental of Missouri introduced MAXAdvantage earlier this year. This benefit option effectively stretches the amount of treatment covered by eliminating a reduction to the annual maximum benefit amount for most routine cleanings and checkups.

This means that State of Missouri employees can now obtain routine and comprehensive exams, as well as periodontal exams, x-rays (including complete series, periapical, intraoral, extraoral, bitewings and panoramic films), cleanings, including periodontal cleanings and fluoride and fluoride varnishes without a reduction in their annual maximum.

The addition of this enhancement preserves benefit dollars that can then be applied toward other necessary services. If you have questions regarding coverage for State employees, simply contact *Benefit24*.

And the Winners Are...

Congratulations to **Wendy Blankenship** from Pediatric Dentistry of Sunset Hills, who was the lucky recipient of an Apple iPod and a \$25.00 iTunes Gift Card. This drawing was held during the Hearts of America Dental Symposium held in Branson, Missouri, on June 27th and 28th.

Congratulations to **AnnaMarie Oestereich** from Family Dental in St. Peters, who was the lucky recipient of a Samsung U3 MP3 and a \$25.00 Digital Music Store Gift Card. This drawing was held during the Mid-Continent Dental Congress held at the St. Charles Conventions Center on September 18th and 19th.

Second Annual Delta Dental “Delta Difference” Dental Scholarship Awarded

Delta Dental recently awarded its second annual “Delta Difference” Dental Scholarship to Jared Beard of Poplar Bluff, MO – an individual with great vision for his future in dentistry. He was among a number of outstanding and well-deserving candidates who met the scholarship requirements. Jared is a resident of Missouri, a graduate of a Missouri high school and college, and has been accepted to the University of Missouri – Kansas City (UMKC) School of Dentistry.

Jared is currently in his first semester at UMKC School of Dentistry where the cost of all four years of tuition, books, supplies and room and board are covered courtesy of the scholarship. He is excited, grateful and very hopeful for the future.

“I will definitely be practicing in a rural setting. Initially, I see myself going back to Poplar Bluff and teaming up with other dentists to open a practice. But, ultimately, I would like to establish a free dental clinic and host seminars at elementary schools.”

Jared was a high school athlete whose interest in dentistry sparked during his junior year when he had the opportunity to shadow his family dentist, Dr. Gary Ormsby. After graduating from Neelyville High School, he obtained his Bachelor of Science degree in cell and molecular biology from Missouri State University and took advantage of the opportunity to gain field-specific knowledge in Dr. Ormsby’s office.

While on the waiting list for dental school, he returned to Neelyville to teach biology and chemistry and served as the varsity baseball coach. It was during this time that he teamed up with one of his players’ moms, Dr. Tablott, to help host “Seal Out Decay” clinics. Held on three separate Saturdays, these events provided area children, 6-12 years of age, with free sealants.

When asked about his vision for the future, Jared said, “I will definitely be practicing in a rural setting.

Initially, I see myself going back to Poplar Bluff and teaming up with other dentists to open a practice. But, ultimately, I would like to establish a free dental clinic and host seminars at elementary schools.”

Requirements of “Delta Difference” Dental Scholarship recipients

include serving as ambassadors for Delta Dental of Missouri throughout their four years at UMKC, and representing the organization at dental conventions as opportunities arise. More importantly, recipients must commit to three years practicing dentistry in rural and underserved areas of Missouri.

“We are pleased with our selection and excited about Jared’s passion for and commitment to rural Missouri,” stated Al Martinez, Vice President of Provider and Governmental Affairs for Delta Dental of Missouri. “We wish him and our other scholarship candidates the best of luck.” Delta Dental’s scholarship program, which is offered every year, is another way in which our company fulfills its mission to improve oral health in the communities we serve.



Jared Beard, Scholarship Recipient

Retaining Practice and Business Records

Upon occasion we are asked by dentists or their staff members how long they are required to maintain their patient records. According to the Missouri Dental Board, copies of patient records and laboratory slips must be maintained for a period of seven years. If you have questions regarding this rule or any others that may pertain to the practice of dentistry you may visit <http://www.pr.mo.gov/dental-rules-statutes.asp> or contact or seek guidance from your attorney.

The Delta Dental Health Theatre Benefits from a Successful Charity Golf Outing



Left to right: Mark Sueoka, Tony Kramer, Mike Fernandez and Mark Fernandez golf at the DDHT Golf Tournament

Dental Supply (Birdie Sponsors). Additional sponsors included: Southwest Oral Surgery, Pediatric Dentistry of Sunset Hills (Par Sponsors); Dr. W. Neal Newton, Paradigm Shift Studio, Southwest Endodontics, Bender, Weltman, Thomas, Perry and Company, PC, and Ultradent (Tee Sponsors); Dr. Jack Fogarty, Paul I. Miller, Citi Smith Barney and Greg Stewart (Golf Cart Sponsors); and Dave Sinclair Auto Group (Hole-in-One Sponsor).

This year's golf tournament was very successful, netting DDHT over \$28,000. The funds will be put to good use, providing scholarships for underserved children to attend DDHT, and providing dental supplies which are given at no charge to every child who attends DDHT. DDHT hosts over 10,000 young guests each year.

On Monday, October 6, at Crescent Farms Golf Club near Eureka, Missouri, almost 80 golfers and additional non-golfing guests came together for a great cause, the "Golfing 'Fore' Healthy Smiles and Healthy Lives Benefits Tournament," to support the Delta Dental Health Theatre (DDHT). That evening, participants enjoyed dinner and a silent and live auction. The Delta Dental Health Theatre is an independent non-profit 501(c)(3) whose mission reads:

"Realizing the vital connection between good oral health and overall health, the Delta Dental Health Theatre provides interactive presentations, exhibits and programming in order to promote good oral health and overall healthy life habits for children and adults."

Major sponsors for the golf tournament included: Delta Dental of Missouri (Double Eagle Sponsor); Drs. Ollie and Perdita Fisher, Joanne Parrott, Dennis A. Parrott DMD, Zora S. Hanco DMD and Patterson



Program in process at the newly painted DDHT



Shannon Woodcock, Executive Director and pal, Snacky Squirrel, show off the new oral health literature rack



This has been an exciting year for DDHT, and next year promises to be even more exciting. The organization is exploring new locations with more room in which to expand exhibits and outreach activities. In addition, the children's programming at DDHT is being updated and improved to include not only oral health information but also tips on overall healthy life benefits, such as good nutrition and daily exercise.

Stay tuned for news on more changes and improvements at DDHT. With increased support from the community, new sponsors, and new programs, DDHT will be poised to expand their footprint of good work in the St. Louis metropolitan area. Already this year, DDHT has obtained grants from Ronald McDonald House, the American Dental Association and Cardinals Care, with more on the way. In addition, Delta Dental of Missouri continues as a primary, permanent sponsor.

Expect great things from the Delta Dental Health Theatre, and you can be a part of this exciting time. For more information, visit DDHT's new web site at ddhtstl.com. While you are there, consider making a tax-deductible donation, or volunteering your time to help educate children and families and inspire them to lead healthier lives.

CDT-2009 Changes

The new CDT-2009 indicates that there are a few new codes that will be added effective January 1st, as well as other changes in description or nomenclature. To order a copy of CDT-2009 you may contact the American Dental Association at 1-800-947-4746.

Four new codes that will be added include:

- **D0417 – Collections and preparation of saliva sample for laboratory diagnostic testing.**
- **D0418 – Analysis of saliva sample**
- **D3222 – Partial pulpotomy for apexogenesis – permanent tooth with incomplete root development**
- **D5991 – Topical medicament carrier**

With the exception of D3222, these new codes are typically not covered by most dental contracts. We encourage you to file a fee for each code that you routinely perform in your practice. In some cases, the procedure may be covered by the member's medical plan.

Delta Dental of Missouri will update the Confidential Fee Listing form to reflect the new codes, revisions and deletions.

Dental Coding vs. Medical Coding

There are many instances in which a benefits plan from an employer group may require that a claim first be processed by the patient's medical carrier. We understand that this can sometimes be frustrating and challenging. If you would like more information on how to submit a medical claim form, when you are required to do so, there are websites and seminars that offer assistance in dental/medical cross coding. The American Medical Association may also be a useful resource for you.

You should know that just as the dental field offers Current Dental Terminology (CDT) coding, so too does the medical field. Their codes are termed Current Procedural Terminology (CPT). Medical codes must also be submitted with a diagnosis. In addition, the medical claim form is different than the ADA claim form. Medical carriers typically require the original CMS-1500 (08-05) claim form. These forms are pre-printed in red ink, which allows for improved scanning.

There has been significant research completed that suggests potential relationships between oral health and overall health. Over time, we may see more requests from benefits plans for dentists to submit both dental and medical claims.

Give Kids A Smile's "Night of a Thousand Smiles" Gala and Auction Inspired Many

The 4th annual "Night Of A Thousand Smiles" Gala hosted by Give Kids A Smile raised \$19,000 to help provide free, comprehensive dental care to local, underserved children. The well-attended event held at the St. Charles Convention Center, was highlighted by the premiere of a "Heartstrings" video and the presentation of awards designed to honor several companies and organizations for their continued support. Steve Gaal, CEO of Delta Dental of Missouri, and his wife, Gina Gaal, were honored at the event for their ongoing contributions to Give Kids A Smile and served as honorary chairpersons



Joan Allen presenting award to Honorary Chairpersons Steve and Gina Gaal

Guests enjoyed a fun-filled and highly entertaining evening featuring an elegant meal, the sounds of the Ladue High School Strolling Strings, raffles, auctions and more. Long time supporter and presenting sponsor, Delta Dental of Missouri, was honored with the Radiant Award, and one of the event contributors, West County-based accounting firm Bender, Weltman, Thomas, Perry and Co., received the Bright Smile Award. Jeana Boarman of South County, Frances Adams of North County and West County residents Phyllis Zust, Mr. and Mrs. John Signorino and Annie Marino, all received "Heartstrings Awards" for their fundraising efforts.

"It was truly an honor to recognize a few of the many companies and individuals who make what we do possible," stated Joan Allen, Executive Director of Give Kids A Smile.

To learn more about Give Kids A Smile, call Joan Allen at (636) 397-6453. The GKAS bi-annual free dental clinic for underserved children was conducted on October 24 and 25 at St. Louis University's Center for Advanced Dental Education, successfully treating over 660 children. If you would like to volunteer to help, or donate money to provide for dental supplies for the next GKAS clinic in February, call Joan.

New Policy on Processing Ortho Claims Beginning 2009

Effective January 1, 2009, Delta Dental of Missouri will be changing the timetable under which we reimburse orthodontic claims for new treatment plans spanning seven or more months. However, we will make no changes to existing treatment plans and will not be converting existing plans to a new reimbursement schedule.

For fully-insured benefit plans, we will no longer reimburse for the full cost of treatment on an annual basis up-front. For treatment plans received in 2009 that are scheduled for seven months or longer, we will reimburse on a quarterly basis, with itemized reporting of charges shown by month. This should more directly relate reimbursements to the member's monthly charges, and will also reduce requests for refunds on orthodontic benefits paid in advance when a

membership terminates. We will continue to reimburse, when requested, up to one-third of the cost of the entire treatment for a downpayment.

There are exceptions. Self-insured groups will continue to have the option to set their own schedules on claims reimbursement for orthodontic care, e.g. monthly, quarterly or annually. For orthodontic treatment plans of six or fewer months, we will continue to process one payment for the total allowed amount for care.

As a reminder, there is no need to file orthodontic claims on a monthly basis. Once a treatment plan has been set up in our scheduler, any claims submitted for monthly charges will be denied. Our Remittance Advice will list charges processed by month to better assist you in tracking benefits provided.

DDPA Policy Change Institutes Maximum Allowable Charges on Non-Covered Services

We are making this change in order to be compliant with new Delta Dental Plans Association (DDPA) policies regarding allowable charges for non-covered services. DDPA is adopting this new policy on non-covered services to continue our tradition of helping to minimize financial barriers to accessing oral healthcare services. Now, as in the past, we continue to evaluate trends in the dental marketplace in order to identify ways to meet the needs of our constituents for affordable access to quality care.

Thus, effective January 1, 2009, Delta Dental of Missouri will begin enforcing a maximum allowable charge to services not currently covered by benefit plans. For services not covered by a benefit plan, participating dentists will only be allowed to charge the patient up to the agreed upon Delta Dental contracted fee. We will apply the contracted fee to non-covered services only when we have sufficient data from dentists to calculate the fee.

More than half of the Delta Dental member companies and most other carriers have already begun applying maximum allowable charges to

non-covered services. In the very near future, all Delta Dental's will enforce this new policy.

We expect this new policy will encourage more of our members to initiate treatment plans they would have otherwise neglected or postponed.

Our research indicates that typically about 84.6% of oral healthcare services are covered, while an additional 12.7% are non-covered due to policy limitations, such as age limits or waiting periods. Both covered procedures and those non-covered due to policy limitations are already held to the maximum allowable charge. By instituting a maximum allowable charge for services non-covered due to exclusions, we are increasing the number of overall "priced" services from 97.3% to 99.5% of services.

Now, as in the past, we continue to evaluate trends in the dental marketplace in order to identify ways to meet the needs of our constituents for affordable access to quality care.

This policy change will have a positive effect on the treatment decisions of your patients, encourage them to obtain more care, and minimize the impact on your submitted claims.

NPI Deadline Has Passed; Submit Claims with Appropriate NPI

The deadline for obtaining a National Provider Identifier (NPI) number was May 23, 2008. In the near future, Delta Dental of Missouri will begin rejecting electronic claims submitted without an NPI. Please obtain your NPI if you have not already done so.

A Type 1 NPI number (identifying the individual provider) should be printed in section 54 of the current ADA claim form. A Type 2 NPI number (identifying the billing entity or organization) should be printed in section 49 of the current ADA claim form. For more information, or to obtain your NPI, please call the National Provider Identifier Enumerator Center at 1-800-465-3203 for assistance.

DELTA DENTAL WELCOMES OUR NEW GROUPS



DELTA DENTAL PREMIER

Effective July 1, 2008

The Hubcap & Wheel Store

Effective August 1, 2008

Reliance Communications, Inc.

Effective September 1, 2008

Haarsley, Inc.

DELTA DENTAL PPO

Effective June 1, 2008

Xikar, Inc.

Effective July 1, 2008

Assemblies of God Credit Union

BioZyme, Inc.

Casco Diversified Corporation

City of Greenwood

CSP, Inc.

Don Bosco Centers

Eldon R-1 School District

Electro-Core, Inc.

Faith Life Church

Falkner Plumbing

Fort Osage Fire Protection District

Gallop, Johnson & Neuman, LC

Kiel Center Partners, LP

Kissick Construction

LICO, Inc.

Malone, Finkle, Eckhardt & Collins, Inc.

Medical Management Solutions, LLC

Priority Care Pediatrics

Schult Industries

The Controls House, Inc.

Effective August 1, 2008

AllCom Global Services, Inc.

Double Image Company, Inc.

Husch Blackwell Sander, LLP

Jefferson Bank & Trust Company

Joplin Metro Credit Union

Mid America Brokers

Mikes Goldman, LLC

Patriot Medical, Inc.

SCW Warehouse dba Nuts and Bolts

Select Brands, LLC

Tri-County Center for Independent Living

Effective September 1, 2008

Arch Medical Billing, Inc.

Berger Devine Yaeger, Inc.

City of Nixa

Covington Retail Partners

G.J.S. Collision Center, Inc.

GMJ Company, Inc.

JRI Holdings, Inc. dba JRI Industries

Midwest Heating Cooling & Plumbing, LLC

The Nelson Gallery Foundations

Effective October 1, 2008

Allied Associates in OB/GYN, Inc.

Business Centers of Missouri, Inc.

City of Peculiar

D&B Food Service dba Gateway Food Service

Dewey Moore & Sons Contractors, Inc.

First Assembly of God - St. Charles

Girl Scouts of the Missouri Heartland

Lou Fusz Automotive Network, Inc.

Meiner's Market

Osborn Public School District R-O

R&J Sign Company, Inc.

Soli & Soli, Inc.

The Foundry Software Development Company

Webster County Health Unit

Winston School District

Effective November 1, 2008

Polsinelli Shalton Flanigan Suelthaus, PC

Effective January 1, 2009

Barry-Wehmiller Companies, Inc.

H & R Block Management

KCATA

RSM McGladrey (H & R Block)

The Solae Company

Submitting Claims for "Perio Protect"

Delta Dental of Missouri is frequently contacted with questions regarding the proper code to use for "Perio Protect." There are currently no ADA codes, descriptors or nomenclature available or slated for the 2009 CDT release that classify or place this product. "Perio Protect" should not be submitted under the code of D4381. It may be submitted under the ADA code of D4999 accompanied by a narrative stating that it is "Perio Protect."

Delta Dental of Missouri welcomes your comments, questions and suggestions. Mail them to: *Straight Talk*; Delta Dental of Missouri; 12399 Gravois Road; St. Louis, MO 63127 or e-mail straighttalk@ddpmo.org.