

The Bridge

News you can use from Delta Dental of Tennessee

Spring 2007



Dr. Cary Austin
Hendersonville

For Participating Dentists and Staff

What's New:

CE Course: Defensive Charting

Earn 3 CE credits with free DBIC seminar

Delta Scholars

Future dentists receive assistance from Delta Dental

Delta Dental/TDA Annual Charity Golf Classic

Registration info on back

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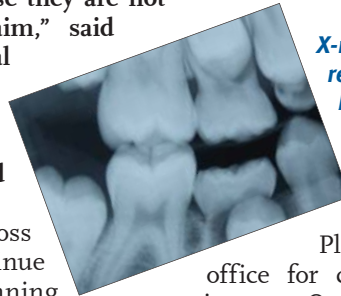
More than two-thirds of x-rays sent are unnecessary Effective 10/1, x-rays no longer returned automatically

Did you know Delta Dental of Tennessee (DDTN) only requires x-ray images for four procedures?

That's the message Henry Ramer, DDS, vice president of Professional Relations for DDTN, wants to make sure all dentists know before the company stops returning x-rays this fall.

"We receive more than 1,000 x-rays each week that are unnecessary because they are not required for processing the claim," said Dr. Ramer. "Delta Dental of Tennessee only needs x-rays for all claims related to anterior crowns, crown lengthening, bridgework, and retreatment of root canals."

Like many Delta Dental plans across the country, DDTN will discontinue the x-ray return process. Beginning October 1, 2007, DDTN will only return x-rays accompanied by a self-addressed envelope with the submitted claim.



"This new policy is consistent with ADA recommendations that dentists retain originals in patient files," noted Dr. Ramer. "Personal health information is a serious subject and we want to do all we can to help prevent information from being compromised."

The American Dental Association states in the new CDT-2007-2008 nomenclature that:

X-rays are part of the patient's clinical record and the original images should be retained by the dentist. Originals should not be used to fulfill requests made by patients or third parties for copies of records.

Please begin to formulate a plan in your office for creating duplicate x-rays or scanned images. Our Professional Relations Department will be glad to discuss the transmission of electronic images for attachments, or you may contact your software vendor for information.

Coordination of Benefits

Coordination of benefits (COB) is the procedure used by benefit carriers to pay healthcare expenses when a patient is covered by more than one plan. Delta Dental follows legal guidelines to establish which dental plan is primary and how much the secondary plan(s) must pay. The goal of COB is to pay the maximum allowable benefit without exceeding the actual fee charged.

Rules for primary/secondary order

To determine which plan is primary, find out if the patient is the subscriber or a dependent and any special COB rules the other plan may have. To be primary, a benefit plan must meet at least one of the following conditions:

The plan has a no-COB clause

If the other group plan does not coordinate benefits, it is primary.

The patient is the employee (subscriber)

The plan covering the patient as subscriber is primary over a plan covering him or her as a dependent, retiree, or COBRA-qualified beneficiary. If the patient person is subscriber for both plans, the plan covering him or her as an active member is primary. If the subscriber is considered an active member under both plans, the plan covering him/her the longest is primary.

The patient is a dependent child

Delta Dental follows the birthday rule—the plan of the parent with the first birthday in a calendar year is primary for the children. For example, if the mother's birthday is in January and the father's birthday is in March, the mother's plan is primary for their children. If one of the parent's plans has a conflicting coordination

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New Delta Dental Groups

The following are groups that have recently contracted with Delta Dental of Tennessee. If you have any questions regarding coverage, you may check eligibility online at www.dentalofficetoolkit.com or call customer service at 615.255.3175 or toll-free outside the Nashville area at 800.223.3104.

City	Group Name	Group#	Eff Date	Subscribers
Carthage	Meat Land of TN dba Carthage Bestway	2777	3/1/07	12
Chattanooga	CBL Associates Properties, Inc.	2747	3/1/07	600
Chattanooga	Southern Fabrication	2765	3/1/07	32
Chattanooga	Integrated Networking Technologies	2790	3/1/07	25
Franklin	Sylvan Learning Center	2766	3/1/07	10
Franklin	Sommet Group	2778	3/1/07	275
Franklin	Psychiatric Solutions, Inc.	2752	4/1/07	15,000
Franklin	Crosslin Supply Co., Inc.	2786	4/1/07	155
Greenville	Greenville Water Commission	2770	3/1/07	51
Hendersonville	Forsythe Title & Escrow	2787	3/1/07	26
Hohenwald	Medical Necessities & Sevice, LLC	2789	3/1/07	20
Jackson	Englewood Baptist Church	2712	3/1/07	8
Jackson	Burnett & Burnett	2764	4/1/07	7
Knoxville	Faith Promise Church	2748	3/1/07	25
Knoxville	Brothers Bedding, LLC	2749	3/1/07	17
Knoxville	Smith & Hammaker	2769	3/1/07	25
Knoxville	East TN Children's Hospital	2773	5/1/07	1400
Medina	Medina Banking Company	2763	4/1/07	12
Memphis	Saxton Heart Clinic, P.C.	2768	3/1/07	12
Memphis	Mid-America Capital markets, Inc.	2776	3/1/07	20
Memphis	Mid South Jets	2782	3/1/07	10
Memphis	Fineburg Packing	2784	3/1/07	30
Memphis	Patton Tully	2760	4/1/07	26
Nashville	Faith is the Victory	2745	3/1/07	10
Nashville	Zanini Tennessee	2754	3/1/07	125
Nashville	Nashville Gastroenterology	2775	3/1/07	22
Nashville	Fortune Equipment Company	2781	3/1/07	20
Nashville	Tenn-KY Sprinkler Co., Inc.	2785	3/1/07	30
Nashville	Prescott Builders	2794	3/1/07	10
Nashville	Senate Hospitality Group, LLC	2791	4/1/07	80
Niota	B B & H Enterprises, Inc. dba Crazy Ed's	2750	3/1/07	15
Sevierville	MMI-TRUTEC	2780	3/1/07	27
Wartburg	Ambulatory Care Center of Wartburg	2792	3/1/07	30
White House	C.E. Hutson Electric Co., Inc.	2783	3/1/07	12
Woodbury	Stones River Hospital	2779	3/1/07	272

Coordination of Benefits, *continued from Cover*

rule (such as a gender rule that says the father's plan is always primary), Delta Dental follows the rules of that plan.

The patient is a dependent child of divorced or separated parents

If a court decree makes one parent responsible for healthcare expenses, that parent's plan is primary. If a court decree gives joint custody and does not mention health care, Delta Dental follows the birthday rule.

Other situations

For all other situations not described above, the order of benefits is determined in accordance with state laws.

Delta Dental as primary carrier

When Delta Dental is primary, we pay the claim to the full extent of the patient's

coverage. Do not enter any amount (including zero) in the field for primary payment amount. After receiving Delta Dental's payment, submit a claim to the secondary carrier indicating the primary payment amount. (If Delta Dental is the carrier for both plans, we will process the COB from one claim form—submitting a secondary form is not necessary.)

Delta Dental as secondary carrier

After receiving the primary carrier's payment, submit a claim to Delta Dental that includes the amount paid. Submit only the services that were on the primary claim because Delta Dental calculates the payment based on the total amount of the primary payment, not per service. **Do not attach a copy of the primary carrier's voucher or explanation of benefits—Delta Dental does not use it, and the attachment**

will delay your claim.

Delta Dental calculates our payment liability based on the total claim amount. The primary payment is deducted from the approved amount, and Delta Dental makes payment based on the balance. Delta Dental's limitations and exclusions apply to COB claims.

Some group contracts include a non-duplication of benefits clause (also called a carve-out). This means that if the primary carrier's payment is less than what Delta Dental would have paid as primary, Delta Dental pays the difference between the actual primary payment and the amount Delta Dental would have paid as primary. If the primary carrier's payment is more than Delta Dental would have paid as primary, Delta Dental's payment as secondary payer is zero.

Delta Dental Scholars

Students at the University of Tennessee College of Dentistry have more reasons to smile these days.

Nearly a decade ago, Delta Dental established an endowment to help provide tuition support for students in their second, third, and fourth years of dental school.

Since that time, more than two dozen scholarships totaling over \$60,000 have been presented. This year's recipients include Christopher M. Sharp (D4), Brien R. Polk (D3), and Katherine R. Bodford (D2). Each student received an award of \$2,500.

The fourth year scholarship is presented each year in memory of Bob Maxwell, the late Delta Dental Vice President.

The Delta Dental scholarships are awarded to students from Tennessee and are based on academic merit as well as financial need. The scholarships are also continued from one year to the next as long as students maintain good standing.

"We are delighted to be able to reward



This year's Delta Dental Scholarship recipients include Christopher M. Sharp (D4), Brien R. Polk (D3), and Katherine R. Bodford (D2). They are pictured here with Dr. Henry Ramer, vice president of Professional Relations.

some of our students for their fantastic achievements with the Delta Dental endowment," said Russell Gilpatrick, DDS, Dean of the College of Dentistry. "We are also very appreciative of Delta's sponsorship of our Scholarship Banquet which provides a unique opportunity for our scholarship donors and recipients to get to know one another."



**Cary M. Austin
Hendersonville**

processing claims in a timely manner. When they introduced their 'Toolkit' website, I signed up immediately as it basically made it a paperless transaction, and most claims and pre-determinations are processed in 2-3 days.

In contrast to other insurance companies Delta Dental of Tennessee has always been

I have been working with Delta Dental for most of my 23 years in dental practice. I have found them to be the most consistent in

on the cutting edge of insurance claims processing. Electronic attachments allow for radiographs, periodontal charting, and intra-oral photographs to all be sent electronically. We never get the dreaded 'request for pre-operative radiograph' that we sent in with the claim, and, in many cases, has already been returned!

I have personally known Dr. Henry Ramer and Mary Stewart, in Professional Relations for many years. They have been helpful numerous times over the years.

If you are a Delta Dental participating dentist and would like to share a testimonial about your experience working with Delta Dental of Tennessee, please email your story along with a color photo to: mstewart@deltadentaltn.com.

Welcome New Participating Dentists!

Tanisha Acker, Memphis
Melissa Armbrister, Greeneville
Phyllis Branch, Memphis
Robert Brandt, Memphis
Gregory Cook, Alcoa
Jeril Cooper IV, Chattanooga
Vincent Coviello, Memphis
Jeffrey Graham, Chattanooga
Steven Hernandez, Mt. Juliet
Brian Himelwright, McMinnville
Mounir Kharchaf, Memphis
Eric Kunath, Nashville
Maurice Lewis, Memphis
Lucelia Lima, Cleveland
Maria Macaraeg, Cordova
Kermit Mallette, Knoxville
Milton McIlwain, Chattanooga
Robert Ottley, Fayetteville
Adolfina Polk, Nashville
Melvin Polk, Nashville
Steven Press, Nashville
John Rankin, Memphis
Mary Watts, Nashville
John Wayman, Brentwood
Bernice Webb, Bartlett
Christine Wenrick, Clarksville
Courtney Wilson, Memphis
Michelle Woodard, Covington



Work with a company that understands your needs

Dentists Benefits Insurance Company (DBIC), founded in 1985 by and exclusively for dentists, has earned an endorsement from Delta Dental of Tennessee.

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General Liability
Property

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DBIC is offered exclusively in Tennessee by:

Premier Insurance Services

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Delta Dental of Tennessee / TDA 13th Annual Charity Golf Classic

The 13th Annual Charity Golf Classic, hosted by Delta Dental of Tennessee and the Tennessee Dental Association, raises money for the Concerned Dental Professionals, indigent dental clinics statewide, and other charities.

This annual outing is traditionally a sell-out and this year's is looking to be no exception. Get your registration form in soon. Because of our sponsorships, the full cost to play is tax deductible.

Registration deadline is April 27, and the Tournament is limited to 144 players. For more information, call Mary Stewart at (615) 255-3175 or (800) 223-3104 extension 247.

Tournament Information

Four Person Scramble
Friday, May 4, 2007
Hermitage Golf Course
Old Hickory, TN
Registration/Lunch 11:00 a.m. - 1:00 p.m.
Shotgun Start - 1:00 p.m.
Cost: \$150.00 payable to the
Tennessee Dental Association

REGISTRATION FORMS AVAILABLE ONLINE:
www.DeltaDentalTn.com/Dentists/resources.asp
(Check must accompany registration form.)

DBIC to present CE seminar: Defensive Charting

Dental Benefits Insurance Company (DBIC), a provider of professional liability insurance exclusively for dentists, will present a free continuing education course for "Defensive Charting" on June 22, 2007, at the Racquet Club of Memphis, 5111 Sandelin Avenue, Memphis, Tenn.

The seminar will cover essential elements of a good dental chart, guidelines for proper charting, what to do when faced with a malpractice claim, proper error and unusual treatment documentation, and how to properly dismiss a patient.

This course is accredited for 3 CE hours, and participants will be eligible to receive up to a 10 percent discount on malpractice insurance from DBIC.

"Defensive Charting" is a free seminar and open to all dentists and staff. Advance registration required for CE credit. For more information or to register for this seminar, call Nicole at 615.255.3175 x249.

DBIC is endorsed by Delta Dental of Tennessee.

Save the Date!
Our annual Continuing
Education Seminar is
scheduled for September 15.
Stay tuned to the Bridge
for more information!

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