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A Quarterly Newsletter from Delta Dental

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A (Benefit) Change for the Better

We are pleased to announce a new benefit change designed to optimize your members' oral health. Members with periodontal disease will benefit greatly from this enhanced coverage. For claims processed on or after April 1, 2007, periodontal cleanings (up to four per year) will be paid as a Type I benefit (typically paid at 100%)*. Formerly a Type II benefit, this change is included as standard coverage for all Delta Dental Premier, DeltaPreferred Option Plus, and Delta Dental PPO products, and is available for all members who have had a recent scaling and root planing.

Unlike other dental carriers, Delta Dental makes this benefit accessible to all members in all groups, regardless of group size and regardless of a member's medical condition. We believe that every smile should be a healthy smile.

Why is this change important?

Periodontal disease is a bacterial infection which, left untreated, contributes to inflammation in the mouth which can result in the need for costly and painful treatment. Some members neglect this care, an important follow-up to scaling and root planing, because of the deductible and coinsurance. This neglect only worsens their oral health leading to more costly treatment with gum surgery or tooth loss and replacement. Paying periodontal cleanings as a Type I benefit will remove the financial barrier to care, and lead to improved oral health for the patient.

This change is another example of Delta Dental's commitment to improving the oral health of our members and bringing value to our customers. Other recent benefit enhancements include expanded sealant coverage up to age 19 for patients who continue to develop tooth decay.

Research indicates that sealing unrestored, permanent molars for at-risk teens can reduce cavities in this population by 70%. And adding coverage for prescription strength toothpaste and Chlorhexidine Antimicrobial mouth rinse for members who have had a deep cleaning or gum surgery are yet other examples of how hard Delta Dental is working to improve oral health and expand the value of your benefit dollars.

** This benefit cannot be combined with regular teeth cleanings.*

Dental Benefits Extended for Dependents

Starting in July, 2007, Delta Dental of Massachusetts will provide coverage for dependents up to age 26, or for two years past the loss of dependent status under the Internal Revenue Code, whichever comes first. This expanded coverage aligns with the Health Care Reform Act's Chapter 58, which extends dependent coverage in medical plans. Although Delta Dental is not mandated to comply as it is not a medical carrier, it is our policy to offer options consistent with medical carriers.

We plan to implement this policy for fully-insured accounts and all self-insured accounts that choose to extend the policy. The policy will apply to all employees, including those living or working outside of Massachusetts. There will be no associated rise in premiums at this time.

Initial eligibility will be determined by accounts and we will allow dependents to be added at any time during the year. Delta Dental will, however, conduct annual dependent verification.

We are pleased to offer this expanded coverage to members, and to continue to provide accounts with benefit solutions that meet their needs.



Healthy Mouths for Life Begins

Improving oral health is an important component of Delta Dental's mission, and our commitment to our accounts and members. *Healthy Mouths for Life*, a direct reflection of this commitment, is a program designed to:

- Educate members about the importance of oral health care, and ways to prevent oral disease
- Identify members with dental disease and provide information on ways to effectively manage their disease
- Provide benefit enhancements to members that need them, and
- Partner with dentists to improve the oral health of our members.

Healthy Mouths for Life includes:

Member Education with every ID Card – Members will be educated on the two dental diseases, caries & periodontal disease, and how to prevent them. Beginning in February, subscribers will receive this great information in the mail along with their ID card.

Member education with the Explanation of Benefits (EOB) – We will continue to use our claims data to identify members with dental disease and send them informative brochures. But we have enhanced the content of the information we send, and have added an additional brochure on caries prevention. Education for at-risk members now include:

- **Managing Gum Disease** – this brochure, sent to members who have had a recent scaling and root planning or osseous surgery, informs the member about gum disease, treatment options, and at-home management.
- **Preventing Cavities** – Parents of children age 15 and younger who have had a recent cavity will receive information about what causes cavities, how future cavities can be prevented, and how members should speak to their dentist about including sealants and fluoride in their care.

- **Sealants** – Introduced in the last year, this brochure is sent to the parents of children ages 16-19 who have had a recent cavity. It explains what sealants are, why they are beneficial, and who should get them.

Providers receive information in their Consolidated EOB – We let dentists know that we are communicating oral health information to their patients, and remind them of the enhanced benefits available for them to provide to our members.

New Periodontal Benefit – For claims processed on or after April 1, periodontal cleanings (up to 4 a year) will be covered as Type I service for members following active periodontal therapy. (See article on page 1 for more details.)

Healthy Mouths for Life includes the following benefits as standard coverage for all Delta Dental Premier, Delta Preferred Option Plus and Delta Dental PPO products (although coverage may vary by group). Benefits include Chlorhexidine mouthwash, prescription-strength fluoride toothpaste, and extended age limitation for sealants. We will continue to monitor available evidence-based research, and find ways to incorporate the very best dental science into improved benefits for our members.

Healthy
Mouths *for life*

Alternate ID Numbers to Become Delta Dental's Standard

Beginning in summer 2007, the use of alternate ID numbers for all Delta Dental subscribers will become standard. In response to current and pending identity theft legislation as well as member requests, all Social Security numbers will be converted to alternate ID numbers for all subscribers.

The crime of identity theft is rapidly increasing in the United States. Since Social Security numbers are the most frequently used record-keeping number, the latest identity theft legislation is directed at legitimate contractual uses of Social Security numbers. Thirty-three states have legislation restricting the use of Social Security numbers and Massachusetts has proposed legislation that is currently under review.

These legislative requirements will prohibit the printing or display of Social Security numbers on any materials mailed to the individual (i.e., membership cards). The legislation will also prohibit access to the Internet website using a Social Security number unless a "password, a unique personal identification number or other authentication device" is used.

Later this year, Delta Dental will be assigning new ID numbers and mailing new ID cards to all subscribers. We will instruct all dental offices to ask their Delta Dental patients for their new numbers to avoid unnecessary payment delays. The alternate IDs will be used to access member eligibility, benefits and claims status information on our web site. This transition will be supported by the availability of a web-based system to retrieve alternate IDs, and additional assistance in Customer Service.

When is the Last Time YOU Saw the Dentist?

Visiting your dentist is probably not at the top of your priority list. However, when you develop a painful toothache, you will be able to think of nothing else. Left alone, your teeth develop plaque (no matter how often you brush), which can lead to tooth decay and gum disease. These problems can lead to painful root canals, and in the case of gum disease – loose teeth. If that doesn't raise the priority of a dentist visit in your eyes, perhaps these facts will:

- 34% of people over 30 have gum disease
- 90% of people over 30 suffer from tooth decay
- 50% of children ages 12-15 have cavities
- Once you have a cavity, you are at risk for more
- Certain bacteria from plaque push gums away from the teeth
- White teeth do not necessarily mean healthy teeth

Here's the good news: Dental disease is 100% preventable! If you happen to develop tooth decay or gum disease, it can be halted or slowed if you are treated by a dentist. However, you can do a lot of prevention at home through the following habits:

- Brush your teeth for at least two minutes
- Use a soft-bristled brush
- Use fluoride toothpaste
- Floss daily

Use your dental benefits

Prevention is easier and less painful than treatment. If you have had a cavity, you should visit a dentist once a year. If you are an adult and have never had a cavity, congratulations! And, you only need to see the dentist every two years. If you haven't seen a dentist in two years, make an appointment today! A dentist appointment is a couple of hours out of your busy schedule per year. It's a small price to pay. However, if you don't see the dentist, oral health issues can become pricey – literally.

Delta Dental is the leader in oral health care, and provides coverage for preventive care and treatment that is based on the latest dental science. Since Delta Dental covers all your preventive dentistry, be sure to take advantage of those benefits!

We provide a short article on your oral health with every issue, and invite you to share this with your employees through your internal newsletter, or your intranet site.

DDMA is Tough on Fraud

Insurance fraud is a crime of deception, usually to gain payment or insurance benefits. Industry analysts believe that nationally, 10% of healthcare costs are a direct result of fraud.

Delta Dental has a zero tolerance policy toward insurance fraud. Combating insurance fraud and abuse is an essential part of conducting our business and protecting our customers. A very small number of people—they can be dentists, brokers, accounts or members—are engaged in fraudulent activity, however the damage they do exceeds their numbers. If ignored, fraudulent activity can inflate the cost of dental programs and can undermine access to affordable dental coverage.

Delta Dental is committed to investigating all cases of suspected fraud. If we detect evidence of fraud, we work with the appropriate state fraud division, the state licensing board or appropriate law enforcement agencies to prosecute those cases to the full extent of the law. Most dentists, brokers, groups, patients and employees are honest. However, as an organization, we make it our business to ensure that fraudulent practices do not reach our valued accounts and members.

Delta Dental of Massachusetts Ranked Number Two Woman-Led Business in MA

A study conducted by The Center for Women's Leadership at Babson College and The Commonwealth Institute found that 55% of woman-led businesses in Massachusetts grew by more than 5% in 2005, which more than doubles the state average and nearly doubles the national growth rate. The study, "Top Woman-Led Businesses in Massachusetts: 2005 Results," also identifies the top 100 woman-led businesses in Massachusetts based on 2005 revenues. Delta Dental of Massachusetts was number two. Some highlights of the study findings follow:

Women business leaders identified expanding customer relationships as the key priority for driving revenue growth, followed by new products (28%), new geographic markets (19%) and strategic alliances (18%). Significantly, nearly 98% of woman-led businesses regularly contribute to local charitable and nonprofit organizations, and nearly one-third are engaged in philanthropic activity on a monthly basis. Companies with the greater percentage of women employees had the higher level of philanthropic activity.

Did You Know?

- "Often, it's a dentist who is the first to identify a systemic health problem because of what he or she sees in the patient's mouth." ¹
- 120 disease symptoms can be detected in your mouth by a dentist ²
- A recent study showed that treating pregnant women for periodontal disease is less effective than treating them before they become pregnant ³

Sources: 1. Quote from Col. Brian Mealey, DDS, Chairman of Periodontics, Wilford Hall Medical Center, San Antonio, Texas. 2. General Surgeon's Report on Oral Health, 2000. 3. Michalowicz et al. Treatment of Periodontal Disease and the Risk of Preterm Birth, N ENGL J MED 335;18, November 2, 2006.

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Conforming to Massachusetts General Law Changes

Recent changes to Massachusetts General Law 176o that became effective January 1, 2006 require that we make some minor adjustments to our operations as they pertain to member communications. These include making interpreter and translation services available to our members, which is something we do today through our *language line* in Customer Service. We will also be adding information in a number of different languages to our member benefit summaries that inform members of their right to access these translation services. This information will also be available on our web site at deltamass.com. Additionally, the legislation contains some requirements that we already conform to such as providing evidence of coverage and summary benefit information to our members upon enrollment, ensuring that there is an inquiries and complaints resolution process in place, and providing member benefit and eligibility information upon enrollment.

The Delta Dental Approach to Managing Dental Disease

Disease management is an important and popular subject among insurers and payers. Most carriers have been implementing programs to manage specific medical conditions for many years. The typical disease management includes the identification of individuals with certain diseases followed by outreach to help them manage their condition. Most people agree that the individuals in these disease management programs can benefit from them. Many employers feel that these programs save them money and help improve their employees' health.

At Delta Dental, our focus is on dental disease and oral health improvement. We believe that identification and outreach to members can help them improve their oral health, and that early detection and treatment of dental disease helps manage costs.

In our oral health management program, *Healthy Mouths for Life*, we reinforce – to members and their dentists – the need for preventing dental disease before it happens. We start by including oral health information with our enrollment materials. We also proactively remind people of additional benefits tailored to their level of oral disease.

Prevention is key. It has been shown that treating oral disease during pregnancy does not significantly reduce the number of preterm births, but *preventing* the oral disease before pregnancy can decrease the rate of preterm delivery up to seven times. Clearly, this is an example of how prevention of dental disease has a huge impact on overall health and health costs. Similar health improvements are found with members suffering from cardiovascular disease and diabetes. In fact, your medical disease management program is greatly enhanced by the oral disease management program offered by Delta Dental.



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