

BITINGedge is a publication produced by Ameritas Life Insurance Corp.
for dentists involved in managed dental care plans.

Ameritas Home Office - Managed Dental Care Division • 800-755-8844

BITING edge

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Who's Who In Group Customer Relations

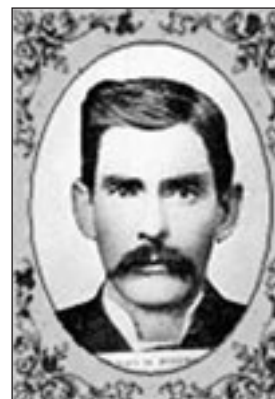


Meet Geri McKeown! She joined Ameritas in 1984 and began building her career. As a team leader in managed care, job responsibilities include overseeing the internal managed care unit's customer service, credentialing and administrative duties. She also monitors upcoming legislation and its impact on our provider panel, in addition to assuring our panel is in compliance with state and federal regulations.

At home, she enjoys spending time with her husband, Jay, and children, Curtiss, Lindsay and Jessica. Favorite pastimes include art, music, watching Discovery Channel programs, riding bikes, fishing and taking nature walks. Their family pet is a cat named Lexus.

Contact Geri by emailing gmckeown@ameritas.com
or by calling 1-800-487-5553, extension 7835.

HISTORICAL FACT



John Henry "Doc" Holliday, DDS, was born a Southern gentleman in 1851. At the age of 20, after two years of study, he graduated from Pennsylvania's College of Dental Surgery and began practicing in his home state of Georgia. A notorious gambler and gun fighter, he's most famous for his association with the Earp brothers and the shootout at O.K. Corral.

On Your Side...

Ameritas Dental Consultants



by Dr. Bill Ahrens,
DDS, MS

At the Ameritas Home Office in Lincoln, Nebr., I'm one of several licensed dentists contracted by Ameritas to review dental claims requiring further investigation before payment. We evaluate the dental information submitted with the claim and determine if the dental procedures on the claim meet the benefits criteria specified in the corresponding dental contract.

Most dental contracts are developed for employer groups to help manage employee dental expenses and help attract/retain quality employees. Possible claims denial for services rendered is determined only by contract limitations, just as reimbursement amounts/allowances for each procedure are determined by contract design. For example, if allowances are pro-rated for periodontal services, it's the contract allowance that's pro-rated not your fee.

As dental consultants, we understand the inherent conflicts between claims and contracts. A patient may decide to proceed with dental care before checking his/her plan benefits. We've found that servicing a policyholder's dental contract may mean that an insured's claim is not paid. Has your patient read his/her certificate of dental insurance? To protect yourself and your patient, it's worth the time to obtain a Pretreatment Estimate of Benefits. Estimate your fees on a dental claim form and submit it to us for review.

We're here for you. If you feel there's a discrepancy or misunderstanding regarding a specific claim that we've reviewed, please contact Group Customer Relations at P.O. Box 82550, Lincoln NE 68501-2550. Or email claims1@ameritas.com. Include the insured's full name and Social Security Number, the patient's full name if different from the insured, date of claim and your concern. If necessary, we can schedule a professional telephone conference with you or your staff regarding specific claims we've reviewed.

But aside from contact issues beyond our control, the single most important factor in the prompt payment of claims is timely and accurate filing. Our group claims associates receive and process nearly 50,000 claims a week. Seventy percent of those claims are

auto-adjudicated, where claims personnel input the data, but have no ability to alter the system logic or deny the claim. Auto-adjudicated claims requiring research by dental consultants only comprise about four percent of total claims.

Ways to speed claims processing and reimbursement:

- X-ray films (originals or copies) should be current (within 12 months), dated, labeled left or right and be diagnostic of the treatment area(s). Films that are not diagnostic will generate a request for another film and delay claim processing.
- Periodontal charting should record missing teeth, 6-point probing depths, areas of recession, mobility and pertinent narratives relating to specific factors that cannot be recorded. Successive procedures require updated documentation.
- Gingival graft claims should be accompanied by sufficient data to validate the necessity for the procedure. Radiographs are not necessary but clinical photographs are often helpful.
- Copies or reprints of specialty literature are not required or necessary.
- CDT-3 codes on dental procedures and nomenclature need to be used on all claims. Obsolete codes on claims will generate a request for a corrected code to enable accurate benefit determination.
- Narratives, if required or requested, should meet professional and ethical standards, and be specific to the codes or items under consideration. For situations not visible in films or included in other data, narratives may help to eliminate misunderstandings regarding reimbursement.

Dr. William D. Ahrens, DDS, MS, is one of several dental consultants who work for Ameritas, advising and assisting with periodontal claims review. Also a practicing periodontist, he is a member of the American Dental Association, Nebraska Dental Association and American Academy of Periodontists. His experience includes serving as Associate Professor at the University of Nebraska Medical Center College of Dentistry and as Assistant Dean of Clinics and Director of Patient Services.

Pearly Whites

With preventive dentistry keeping mouths healthy, patients are keeping their teeth longer and looking to cosmetic dentistry to beautify their smiles. These beautifying techniques range from whitening, veneers and white/porcelain fillings to tooth contouring, esthetic partials, crowns and braces.

Not only are beautiful smiles in demand, more dentists are offering cosmetic procedures to remain competitive and differentiate themselves from other dental offices. Many dentists who build cosmetic practices enjoy following the newest dental technologies. They're also genuinely pleased by the opportunity to enhance a patient's self-esteem through cosmetic procedures.

According to the American Academy of Cosmetic Dentistry's 2000 Member Poll, trends for cosmetic procedures show that during the past five years:

- Teeth bleaching has increased over 300%
- Direct bonding has increased over 100%
- Veneers have increased over 250%

At Ameritas Managed Dental Plan Inc., participating prepaid panel doctors offer a 20 percent discount off their normal fees for bleaching (tooth, arch or full mouth).

Ameritas and First Ameritas group dental policies offer a wide variety of plans, which can offer benefits for orthodontia, whitening, veneers and other cosmetic services as elected by the employer.

The poll also reveals that patients under age 20 have been seeking out bleaching/whitening, orthodontics and composites. Those age 20 to 50 commonly request whitening, veneers and composites. Patients 50 and older are visiting dentists for crowns and bridges, whitening and veneers.

But how much of the dental work will be covered by insurance? Request a Pretreatment Estimate of Benefits. Submit your estimated fees to us on a dental claim form. Upon receipt, your request will take about 5-10 working days to process (excludes mailing time). The estimate will help in scheduling services and knowing the patient's financial outlay up front. If the proposed dental work will cost \$200 or more, consider a pretreatment estimate.

If dental coverage terminates during treatment, the procedures performed before the dental coverage terminated will be eligible for payment.

Patients have a copy of their dental plan certificate somewhere. Offer to keep a copy in your patient's file.

If you are interested in contributing to *Biting Edge*, please e-mail Lori McPherson at lmcperson@ameritas.com.

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