

**BITING**edge 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

ISSUE NO. 20

## Inside this issue

- 2001 Dental Survey Results
- Informed Refusal...As Important as Informed Consent
- UNMC College of Dentistry & Ameritas: A Partnership that Works

Ameritas Group Dental  
5900 O Street  
Lincoln, NE 68510

## 2001 Dental Survey RESULTS



by Teresa Harms  
Manager, Ameritas  
Group Market  
Research

**M**arket research and managed care associates at the Ameritas Home Office implemented an improved process for getting feedback from AMDP prepaid doctors and patients regarding their dental care and dental insurance. This new process also includes Ameritas/First Ameritas PPO doctors and patients. Surveys are sent monthly to a random sampling of customers. Results are compiled quarterly. **Special thanks to those who participate in our surveys!**

The understanding of benefits by patients was an area that both patients and doctors indicated could improve. Additional responses include:

### Patients

- Patients responding to the survey gave top marks for:
- Overall satisfaction with the dental office visit
  - Ease in reaching someone to answer a claims question
  - Claims appeal process
  - Explanation of any fees charged

Areas that patients indicated could use improvement include:

- Availability of any appointment time within 2-4 weeks
- Explanation of treatment options available

### Dentists

Dentists gave high marks to:

- On-site quality evaluation done by Ameritas staff
- Level of integrity and honesty at Ameritas
- Ameritas credentialing process
- Ease of understanding their explanation of payment
- Overall rating of Ameritas group insurance

Areas that dentists felt could use improvement include:

- How well patients understand their benefits
- Timeliness of predetermination

Please note: These responses were consistent in both our AMDP and PPO markets.

Several teams will be working on the areas of improvement identified in the survey. If you have further suggestions, please contact your provider network specialist.

# UNMC College of Dentistry & Ameritas A Partnership that Works



by John W. Reinhardt, DDS, MS, MPH  
Professor and Dean, UNMC College of Dentistry

**S**ince the 1800s, the headquarters of Ameritas and the University of Nebraska Medical Center (UNMC) College of Dentistry have been located in Lincoln, Neb. Over the years, a unique partnership has developed that benefits both organizations.

The common goal is to improve oral health. Ameritas does this by organizing the delivery of dental services for individual patients through group systems that can provide affordable, high-quality dentistry. The College of Dentistry improves oral health through dental education, research and service.

Through financial contributions, Ameritas has supported the college's educational mission including a significant gift to help modernize the sterilization and instrument delivery systems. Ameritas associates participate in a dental ethics class, which teaches students about ethical issues involving insurance claims. They also teach in the dental practice management curriculum. Students learn about dental provider plans and tour the Ameritas headquarters to see how the company works and how dental consultants evaluate claims.

The company's impact on dental research also is significant. Through one endowment fund, Ameritas supports promising faculty research projects and, through another endowment, the Ameritas Nebraska Dental Student Research Group helps dental students develop vital technological and critical thinking skills.

Another common goal is community service. With financial support from Ameritas, the College of Dentistry has been able to expand dental services to underserved children. In April, Ameritas provided a leadership gift for Children's Dental Day at the college. During this all-day event, our students, faculty and staff provided more than \$30,000 of dental treatment to uninsured/underserved children (ages 3 to 12) from Lincoln and surrounding communities at no cost to them. Some of these children had never been to a dentist and had major dental issues.

Children's Dental Day was a wonderful opportunity for our students to learn the importance of giving back to the community and the value of partnering with an organization such as Ameritas. For the seniors community, Ameritas developed a practice management manual explaining the dental insurance process.

I am extremely proud of and grateful for the exceptional relationship between our organizations. UNMC College of Dentistry and Ameritas have truly developed a partnership that works.

*In addition to teaching and treating patients at the college, Dr. Reinhardt's impressive list of credentials includes:*

- Dean, UNMC College of Dentistry
- DDS, Loyola University School of Dentistry
- MS, Operative Dentistry, University of Iowa
- MPH, Harvard University School of Public Health
- Certificate of Proficiency, American Board of Operative Dentistry
- 2002 Recipient, Award of Excellence, Academy of Operative Dentistry
- 2002 Vice President, Omicron Kappa Upsilon (national dental honorary society)
- Fellow, American and International Colleges of Dentists

## Informed Refusal... As Important as Informed Consent



by Richard F. Breitweiser, Esq.  
VP & Director,  
Dental Malpractice Insurance Program,  
The Redwoods Group, Inc.

**O**ver the past few years, a new risk in dental practice has surfaced. It's a patient's refusal to follow doctor's advice. Based on recent court opinions and dental litigation attorneys, it now appears that it's not enough for the dentist to advise the patient verbally about the best course of treatment. It's not even clear if entering it on the patient's record will fully protect the dentist should the patient not comply and, as a result, suffer injury. **The level of legal risk to which the dentist is exposed is determined by what the dentist tells the patient, and the degree to which the recommendation and the patient's refusal is documented.**

Situations that may generate refusals by a patient include failure to accept specific treatment recommended by the dentist, failure to follow home-care instructions or failure to accept a referral for consultation and/or treatment by a specialist.

When a patient refuses to follow the advice of a dentist, the dentist must protect himself/herself from future allegations of malpractice. The dentist must inform the patient of possible consequences of

refusing advice/treatment. The rules generally follow those of obtaining informed consent to care. Tell the patient:

- About the treatment recommendation being made
- Why it is recommended
- The risks to the patient's health, either oral or general, that may result from refusal

As with informed consent, the patient must be given an opportunity to discuss the recommendation and effects of refusal with the dentist. Also, the patient must be given the opportunity to ask questions and have them answered in understandable language. Completing the process verbally brings with it the highest level of legal risk other than not informing the patient at all. The lowest level of legal risk is to dismiss a patient who refuses to follow professional advice. However, should you wish to continue treating the patient, you may lower your risk through documentation. **Have the patient sign a Release From Liability Against Dental Advice form available via The Redwoods Group web site at [redwoodsgroup.com](http://redwoodsgroup.com). Click the dental record keeping forms icon in the left margin.**

*Richard F. Breitweiser, Esq., is the Vice President and Director of the Dental Malpractice Insurance Program for The Redwoods Group, Inc. A 1981 cum laude graduate of Upsala College and a 1988 cum laude graduate of Seton Hall University School of Law, he is admitted to practice law in the State of New Jersey and the U.S. District Court.*

If you are interested in contributing to *Biting Edge*, please e-mail Lori McPherson at [lmcperson@ameritas.com](mailto:lmcperson@ameritas.com).

© 2002 Ameritas Life Insurance Corp. (Ameritas Life). Ameritas group dental products are available nationwide, except in New York where products are available through First Ameritas Life Insurance Corp. of New York. Ameritas Managed Dental Plan, Inc., is a wholly owned subsidiary of Ameritas Life, offering individual and group prepaid dental plans in Southern California. Ameritas and the bison symbol are registered service marks of Ameritas Life. First Ameritas and First Ameritas Life Insurance Corp. of New York are registered service marks of First Ameritas. All are used with permission.