

# Special Edition

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## Dental Survey: Findings Highlight Satisfaction Levels

In late 2001, Delta Dental Plan of Minnesota conducted a survey of you, our participating dentists, and your staff. The annual survey includes questions on claims processing, customer service, written information, and other items that will help us focus our operations, communications and service. Because our goal is to become more responsive to your needs, the surveys are an extremely valuable tool and we appreciate your time and effort.

Nearly 900 (thirty-nine percent) of you returned the surveys, sharing your opinions on our successes as well as areas where you'd like to see us improve.



**94 percent of our participating dentists rated our customer service representatives from good to excellent.**

- 94 percent of you rated our Customer Service Representatives from good to excellent.
- Nearly nine out of 10 of you said their response rate and their knowledge was good to excellent.
- 95 percent of you said our Customer Service Representatives are as good as or better than those from other plans.

“The high marks for our Customer Service Representatives are extremely positive,” said Gary Ballman, Senior Vice President of Operations. “In the last two years we have implemented significant changes and it’s pleasing to see that those investments have paid off in improved service. In handling an average of

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## \$40 Million Expected in Dentist Reimbursement Increases in 2002

The 2002 increases to provider reimbursement are expected to total \$40 million, according to Delta Dental Plan of Minnesota’s actuarial staff. The figure was estimated using year-to-date financial data.

“We are committed to ensuring Minnesotans have access to quality care at an

affordable price,” stated Michael Walsh, Delta Dental President and CEO. “While we try to balance the needs of all our stakeholders, rising dental care costs pose a serious challenge, especially at a time of double-digit health care premium increases and when many companies have been hurt by the slow economy.”

According to a recent American Dental Association analysis of census bureau data, Minnesota’s dentist-to-population ratio dropped by almost eight percent between 1990–2000 — the worst 10-year decline of all 50 states. Eric S. Oyen, Delta Dental Vice

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Please share this newsletter with your hygienists and administrative staff

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### Survey results

95 percent of those who responded rated our Customer Service Representatives as good as or better than CSRs from other plans.

82 percent considered our claims processing speed as good to excellent.

89 percent said our pre-estimate speed is good to excellent.

Nearly eight out of 10 thought our claims accuracy was good to excellent.

5,800 calls a day, our average customer service response time is fifteen seconds.”

An overwhelming majority — 82 percent — of you also considered our claims processing speed as good to excellent. An even larger number of you — 89 percent — rated our pre-estimate speed as good to excellent. Nearly eight out of 10 of you thought our claims accuracy was good to excellent.

The survey also identified satisfaction

with those of you utilizing our Web site. In July 2002, our Web site was enhanced with features that allow you to view information on patient claims. While only eight percent of you utilize this feature, most of you find it an excellent service. For those of you who don't use our Web site, the vast majority lacked Internet access. However, the benefits of utilizing our Web site features are many, and continually increase. For example, the ability to check

claim status and eligibility saves you time and calls to Customer Service. Additionally, with our upcoming implementation of Benefits Inquiry this fall, you will be able to check information on service, deductibles for families and individuals, waiting periods and plan maximums as well as details of coverage by procedure.

Nearly half — 43 percent — of your offices are submitting claims to Delta using Electronic Claims Submission (ECS). Of the group remaining, approximately 42 percent indicate that the primary reason for choosing not to use ECS is financially driven (to avoid additional costs). However, over time, ECS actually provides significant cost savings. Most dental offices currently use a practice management

system or billing software with the capability to generate electronic claims submission. In most instances, the electronic claims submission feature is already available on your billing software or can be installed at a nominal cost by your software agent. And when you send your claims electronically, you eliminate the need to print and mail claims. Recent surveys show the cost of submitting a paper claim can be up to \$6, whereas submitting an electronic claim costs approximately 50–75 cents (clearing house charge).

Finally, the top three issues of concern to you were bulk checks, coordination of benefits and follow-up on unresolved issues. “Many expressed dissatisfaction on the fact that bulk checks and the Explanation of Benefits (EOBs) arrive separately,” noted Ballman.

“We heard concerns.

In response, we've created a special operations committee that will work to resolve this issue by early next year. In addition, we are taking a number of actions to improve follow-up, including streamlining internal procedures, creating tighter turn around standards, adding advanced training in key areas, and modify-ing our CSR bonus program to provide added incentives for excellent follow up and resolution on issues. I am confident that this combination of actions will result in significantly improved performance in these areas.” □

## Increased Responsiveness in Provider Customer Service

Throughout 2001, Delta Dental implemented improvements to enhance the services we provide to dental offices. Provider calls had an average speed of answer of 15 seconds and the answered rate was 98.8 percent for the year. “These results were especially pleasing considering that Delta's Customer Service Department takes more than 1,300 provider calls alone every business day,” stated Marv Odell, Vice President of Customer Service.

In September 2001, Delta Dental created a separate Provider Customer

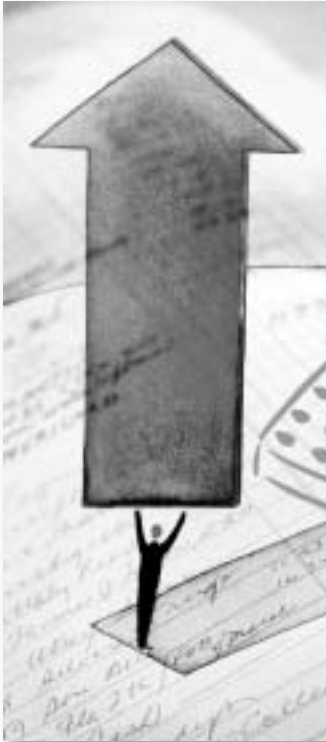


Service Team in our Gilbert Call Center. “Because the issues that providers call about tend to be different from those of subscribers, it

makes sense to handle them differently,” Odell said.

Additionally, several members of the Provider Customer Service Team were trained to handle some of the claims processing and adjustments. “This saves time on those claims that can be reviewed or adjusted right in the call center. In addition, these representatives are available as resources for their peers on claims related issues, further enhancing quality customer service,” Odell added. □

## Reimbursement Increases continued ...



President, Actuarial and Oral Health Management Center, said Minnesota's shortage of licensed

practicing dentists and increased demand for oral health services has resulted in a market dynamic where dentists' fees have increased. He added that across-the-board increases in overhead and operating expenses at dental clinics, including higher costs for dental hygienists, dental assistants and precious metals also contributed to rising costs. "Much of the increases in costs have been in professional fees to dentists," he said. "This is evident when reviewing submitted claims charges."

In a 2000 survey of claim trends conducted by Delta Dental, fees in the Twin Cities went up by more than eight percent, compared to a nationwide increase of seven percent over 1999 rates. In 1999, the survey showed

that Minnesota dental fees had grown by more than 10 percent over 1998 fee rates.

"Ultimately, the increases in dentists' reimbursement are reflected through increased premiums and have to be met either by the group purchaser or the individual employee," said Walsh. "This affects all Minnesotans in both commercial insurance programs and those in public programs."

A recent survey of all 37 Delta Dental Plans nationwide showed that Minnesota's operating costs were approximately 35 percent below the average Delta plan. In

2001, of every premium dollar received by Minnesota, on average, 90.4 cents of each dollar was paid to dentists in the form of dental benefits, with just 8.2 cents going toward operating costs, and approximately 1.4 cents going toward reserves.

"Despite our operating efficiency, efforts to contain costs and deliver quality and value to customers, the rising cost of dental care is impacting the average Minnesotan," said Walsh. "We will continue to explore options that ensure all Minnesotans have access to quality, affordable care." □

## Compliance Corner

### Billing for completion dates

In January 2000, with the release of CDT-3, came the American Dental Association's ADA Dental Claim Form 1999, version 2000. In review of the fields on this new version, box #62 reads as follows:

*"I hereby certify that the procedures as indicated by date are in progress (for procedures that require multiple visits) or have been completed and that the fees submitted are the actual fees I have charged and intend to collect for those procedures."*

The change in verbiage could suggest that it is acceptable to submit a service date other than the completion date. As a reminder, Delta Dental Plan of Minnesota's policy continues to require that **completion dates** be submitted for dental services that require multiple service dates. Please refer to Delta's Uniform Policies and Procedures, Section 2, A. Claim Submission Requirements. □

## National Portal Web Site

Delta Dental Plan of Minnesota will be participating in the Delta Dental Plans Association (DDPA) national portal, in an effort to provide a common entryway or "portal" for dentists who access benefit information via the Internet. Dentists will be able to access subscriber eligibility and claims data display, the national provider file, and other oral health information. The national portal Web site will ease the administrative burden for dental offices who treat patients covered by Delta plans based in other states.

Delta Dental Plan of Minnesota currently offers all of these features online via our Web site, [www.deltadentalmn.org](http://www.deltadentalmn.org), for those providers who do business in Minnesota. Minnesota will participate in the national association's portal Web site, as will all of the Delta plans across the country. "Dentists who treat Delta Dental subscribers from other state plans may find it helpful to use the national portal Web site rather than visiting multiple Delta Dental plan Web sites," said Joseph Lally, Vice President of Strategic Planning and Public Affairs. "Dentists whose patients are covered by the Minnesota Delta Dental plan should continue to visit the Minnesota Web site, just as they do today."

The DDPA national portal Web site is expected to be available by the end of the year. □

# HIPAA Compliance Update

**B**y now, everyone involved with health care in this country should have heard about the federal regulations known as HIPAA. HIPAA stands for the “Health Insurance Portability and Accountability Act of 1996” and applies to health care companies, group health plans and providers who send certain electronic transactions. HIPAA regulations apply to Delta Dental and to dentists and dental offices across the country. Delta dental is well underway with our compliance efforts and will continue to communicate with dentists about expected changes in our practices as we near compliance deadlines.

The HIPAA regulations are intended to meet two goals — simplify the claims processing and payment functions and protect patient privacy. HIPAA establishes standards for privacy of health care information and for electronic transactions between health care entities, such as claim information submitted from a dental office to Delta Dental. The various elements of the regulations will be implemented in stages over the next several years.

The “administrative simplification” in processing and payment of claims is accomplished through increased use of uniform, electronic transactions. If all health care companies use the same standard transactions with the

same required code sets, providers can more easily take advantage of the inherent efficiencies associated with this uniformity and with electronic transactions. Depending on the number of dental companies with whom you have a relationship, you know that each company has slightly different claim forms and transactions. These new regulations require uniformity in electronic transactions, which may make electronic submissions a more attractive alternative for providers.

The original deadline for compliance with the electronic transaction code sets (the EDI rule) was October of 2002, but Congress extended the deadline an additional year, provided that covered entities submit a request for extension to the U.S. Department of Health and Human Services (HHS) by October 16, 2002.

At Delta Dental, we launched a corporate-wide steering committee to identify processes and computer upgrades necessary for compliance. Dentists who conduct electronic transactions should review their internal operations immediately, if they haven't already. This review should include analysis of your relationship with software companies and clearing-

houses to make sure these organizations are complying with the EDI rule. We are preparing to convert to these standard electronic transactions in the coming months.



As we near the date to start this transition, we will send more detailed information to you and post additional information on our We site at [www.deltadentalmn.org](http://www.deltadentalmn.org).

The second phase of compliance measures relates to the privacy of personal health care data and applies to dental offices who send certain electronic transactions. Health care privacy continues to be an important issue and Delta Dental is committed to maintaining the privacy of all patient information entrusted to us.

The privacy rules associated with HIPAA include specific direction regarding written privacy procedures, obtaining a patient's written permission

prior to disclosure of patient information and sanctions for negligent and intentional disclosure of patient information. At Delta Dental, we've undertaken a significant effort in reviewing our practices and procedures.

We've appointed a corporate privacy officer and have a cross-functional team working on privacy issues. The security rule, which HHS expects to issue in August 2002, will set out specific minimum-security requirements associated with access to and storage of patient data.

The information in this article is for instructional and educational purposes and does not constitute legal advice. While we can't give you legal advice on how to comply with HIPAA, we can provide some resources to keep you informed. The U.S. Department of Health and Human Services has a Web site at [www.aspe.os.dhhs.gov/admnsimp](http://www.aspe.os.dhhs.gov/admnsimp), which is a good starting point. The American Dental Association also has compliance information available for dentists on their Web site at [www.ada.org](http://www.ada.org). □

# Community Connections— Creating Oral Health Care Awareness

**O**ral health care lessons that are fun? Sure, especially when they team up a mayor, a hygienist and a tooth fairy on a mission.

On February 1, in conjunction with National Children's Dental Health month, Delta Dental Plan of Minnesota (Delta Dental) celebrated with a special visit to second graders at Dayton's Bluff Elementary School. Saint Paul Mayor Randy Kelly helped kick off the month-long oral health education campaign. During his visit, the Mayor read "Arthur's Tooth," dental hygienist Clare Larkin provided fun oral health care lessons, and the Tooth Fairy handed out goody bags containing all of the basic supplies for good oral health—a toothbrush, tooth paste and dental floss. In addition, Children's Dental Services provided free dental screenings for the students.



**St. Paul Mayor Randy Kelly uses story time to "talk teeth" with second graders during national Children's Dental Health month.**

"Instilling healthy habits in our children is very important," said Mayor Kelly. "Children's Dental Health Month is a wonderful opportunity to educate young children on the importance of good dental habits. I commend Delta Dental Plan of Minnesota and Children's

Dental Services on their efforts to address this important issue."

On a lighter note, Delta Dental's annual Tooth Fairy poll showed that Tooth Fairy payments bucked the nation's economic trends. While the stock market tanked and the economy slid into a

recession last year, it didn't put a damper on the amount given out by the fabled Tooth Fairy. The average "gift" a young child's tooth received rose to \$1.60 in 2002, from \$1.48 last year — an increase of more than 8 percent, according to a survey of almost 800 parents. □

## Taking Action to Ensure Satisfaction



**M**eeting the needs of our customers is Delta Dental Plan of Minnesota's top priority. Our goal is to constantly improve the service we provide to employer groups, subscribers as well as dentists. Therefore, as part of our commitment to providing excellent service to all our customers, in addition to our provider survey, we regularly conduct satisfaction surveys of our groups and subscribers. The results, highlighted here, serve as Delta Dental's report card for 2001.

The Subscriber Satisfaction Survey was sent to 2,000 randomly selected subscribers who filed claims or recently called Delta's Customer Service Department. The Group Administrator Satisfaction Survey was sent to more than 4,500 group administrators. □

### 2001 Subscriber Satisfaction Survey

79 percent would recommend Delta Dental to a friend who was looking for a dental plan.

87 percent are satisfied with their Delta Dental plan.

88 percent rate the overall quality of Delta Dental as good or better.

75 percent would select Delta Dental again over another plan.

91 percent indicated that Delta Dental's claims processing quality is as good as or better than other plans.

### 2001 Group Administrator Satisfaction Survey

83 percent consider their company's Delta Dental plan a good or excellent value.

80 percent are satisfied with Delta Dental's plan administration.

86 percent rate Delta Dental's overall quality as good or better.

89 percent rate Delta Dental's range of products as good or better.

# Reimbursement Increases for Public Programs



## Children's x-rays and exams

As of January 1, the legislature increased public program payment rates for diagnostic examinations and dental x-rays for children under age 21 to 85 percent of median 1999 charges (or

to the submitted charge, if lower). The following codes included in the increase are: D0120, D0140, D0150, D0160, D0170, D0210, D0220, D0230, D0230, D0240, D0250, D0260, D0270, D0272, D0274, D0277, D0322, D0330, D0340, D0350.

## MHP

Effective April 1, dentists participating in the Delta Community Dental Care Network who provide services to Metropolitan Health Plan (MHP) members will receive a 20 percent increase in reimbursement. Community Clinics and Federally Qualified Health Centers (FQHCs), which are reimbursed at 20 percent above the current rate, will not see an increase.

As a result of the reimbursement change, dentists in the Delta Community Dental Care Network who provide services to MHP patients will be paid at the same rate as Community Clinics and FQHCs.

Moreover, MHP will not be limiting this legislative increase to children. MHP will pay adult exams and x-rays at 85 percent of the 1999 median. Sheila Fuchs, Delta Dental's Government Programs Administrator stated, "We're pleased the legislature recognized the

importance of increased rates for oral health services for the Minnesota health programs. It is an important step improving access for children enrolled in public programs. MHP's decision to go beyond the legislative increases, increasing payments for adults as well as children and overall oral health services, is commendable."

If you have questions on the rate increases for public programs, please contact Customer Service at (651) 406-5907 or (800) 774-9049. □

## Special Edition

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