

Delta Update

Winter 2000/2001

Delta's New Call Center Opens on Iron Range

On Oct. 9, 2000, Delta Dental's new call center opened in Gilbert, Minnesota — in the heart of the state's Iron Range. The new call center was established with the cooperation of the Iron Range Resources and Rehabilitation Board (IRRRB).

Like many businesses in the Twin Cities, Delta has felt the effects of a tight labor market, finding it challenging to hire and retain the number of customer service representatives needed to maintain the company's high service levels. With the opening of the new call center, however,



Several guests were present to mark the grand opening of Delta's new call center in Gilbert, Minn., including IRRRB member Joe Begich, State Sens. Dave Tomassoni and Douglas Johnson, Commerce Commissioner James Bernstein, and Delta's President and CEO Mike Walsh and Chairman Fosten Boyle.

Delta now has the resources necessary to meet both current and future service needs. Michael Walsh,

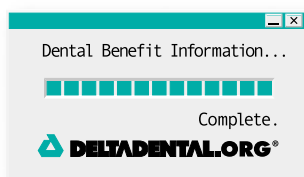
Delta's President and CEO, commented, "In 1999 and 2000 Delta experienced *Continued on page 2 ...*"

Delta Launches New Web Site

Interactive features will streamline dental benefit administration process

Delta has launched a new Internet site, www.deltadental.org, offering group benefit administrators, members and dentists access to several user-friendly, interactive features, a variety of oral healthcare information and more.

"The new Web site is an important service improvement, as it provides yet another opportunity to add value to our group customers, subscribers and dentists," said Michael Walsh, Delta Dental Plan of Minnesota President and CEO. "We expect these features will help streamline the benefits administration process."



The Web site allows brokers and group benefit administrators the ability to download administration manuals and have instant access to forms and publications, product descriptions, newsletters, frequently asked questions and more.

A key feature of the Web site will be the ability for group benefit administrators to directly enroll new

employees into their Delta plan, update or change employee information, view all enrolled employees and download Delta's provider directories without having to go through a Delta customer service representative. Only administrators with prior clearance and with an approved user name and password will be able to access this information, which will be protected using the latest encryption technology.

Delta plan members also will benefit from the new Web site. Our entire dental provider network will *Continued on page 2 ...*

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Delta Achieves Solid Financial Results

At its annual meeting in October, Delta Dental Plan of Minnesota's Chairman Fosten Boyle announced an impressive 26.5 percent growth over the previous year's premium revenues, and an expansion of services to customers for 1999. Again in 1999, Delta earned a "AA-" rating from Standard & Poor's — one of the highest rating of any dental plan in the country. The rating was based on DDPM's strong business position, capital adequacy, and earnings, as well as its good business strategies. In addition, DDPM earned an "A" financial rating from A.M. Best based on performance for fiscal year 1999.

"This is the most significant financial growth we've experienced in six years. We're also pleased that our strong market position, sound financial strength and consistent growth has earned us excellent financial ratings. It's a testament to our overall stability."

— Fosten Boyle, Delta Dental Plan of Minnesota's Chairman of the Board

Delta's impressive growth in 1999 was the result of the company's efforts to introduce new service options to members, including providing wider access to oral healthcare and maintaining high customer service standards, said Boyle. This includes the company's exclusive arrangement with Europ Assistance to provide

emergency dental care to members traveling or working abroad.

In September 1999, Delta continued its efforts to provide world-class customer service by opening an affiliated claims processing facility in Claremorris, Ireland. The facility uses state-of-the-art, Internet-based technology to handle more than

21,000 U.S. claims daily. The Claremorris plant is one of two facilities in operation in Ireland. In 1998, an affiliated software development plant was opened in Cork to help build and maintain information systems that allows the organization to effectively process a larger number of claims.

"We are thrilled with our performance in 1999," said Michael F. Walsh, President and CEO of Delta Dental Plan of Minnesota. "We've seen a continuation of that growth trend in the current year, based on our financial records through October. We expect fiscal year 2000 to be equally strong, if not better." □

New call center continued ...

tremendous growth. This created a significant need to expand our customer service operations. I am confident the new service center will help us continue to maintain the highest quality of customer service, while we continue to grow as an organization."

The new call center has already brought significant improvements in telephone response time. The center's staff now includes about 85 employees and five supervisors, answering nearly 5,000 calls per day.

Delta has been pleased with the number of qualified workers available in the Iron Range area. In addition to quality representatives, Delta also has been able to hire experienced supervisors. The Operations Manager of the call center, Jodi Phelps, was formerly

the Executive Director of Iron World Discovery Center, an educational and entertainment complex on the Iron Range. "We've hired an exceptional group of talented, hard-working individuals," Phelps commented. "This will truly be a community facility as we continue to create local jobs and also use local vendors to meet our immediate and ongoing needs."

At the grand opening of the new center, Walsh was joined by state and local government leaders who have been instrumental in helping establish the new facility.

"Customer service is Delta Dental's top priority," Walsh commented at the grand opening ceremony. "We want to ensure that all dentists, employers and patients have easy access to customer service at all times. □

Web site continued ...

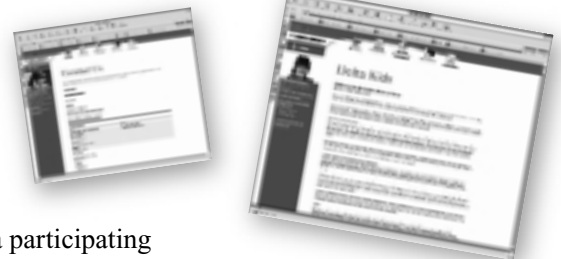
be available in an interactive online directory located on the site, enabling members to find local-area participating Delta dentists by zip code, city, state or the name of a dentist or clinic, and print out a map directing them to the dental office they select.

Other features to be rolled out in the coming months include the ability for Delta dentists and members to view claims detail — including those of dependents — and view the type of procedure and related payment information, creating a faster, more efficient process for checking the status of an outstanding claim.

Additionally, later in the year, dentists will have the

ability to verify a member's eligibility — in advance of an appointment, reducing exposure to issues regarding non-eligible claims. Also, individual's annual benefits based on each group's plan will be available online, thus providing Delta dentists, brokers and members easy access to eligibility information allowing for better oral healthcare planning.

Watch for updates, upcoming features and enhancements to the site. For more information check out the new Web site at www.deltadental.org. □



Detecting and Preventing Child Abuse: the Role of Dentistry *by Dr. Larry Kuhl*

A colleague of mine in Greater Minnesota told me a story once about a young girl who came into his dental practice with all the signs of child abuse — bruises and other injuries in various stages of healing; a shy, almost cowering demeanor; and a domineering father who refused to leave his daughter alone even for her dental check-up.

My friend reported this as a suspected case of child abuse to his county's child protection agency, as he was supposed to. He didn't think about it much until more recently when a young woman arrived as a patient — and she told him she was the shy, abused girl he'd helped so long ago. That help, she said, probably saved her life. She also said her abuse came from her mother, not the father who was simply trying to protect his troubled daughter.

That child was lucky to receive care from a dentist who recognized the signs of abuse, and was willing to act on his concerns. For a variety of reasons, that situation doesn't happen often enough in Minnesota or in the rest of the country. But there are indications that the dental profession is increasingly recognizing its responsibility — and legal duty — to play a more progressive role helping to identify and report suspected cases of child abuse and neglect.

It has to happen. Most reports of abused children in Minnesota — and there are approximately 25,000 suspected cases every year — come from what are known as “mandated reporters” — physicians, dentists, other health care professionals, teachers, childcare workers, clergy and law enforcement personnel. Collectively, those groups of people file roughly 70 percent of the child abuse and neglect reports — but dentists file only about one percent.

I believe that will be changing significantly. For example, recently, more than 200 dentists and other members of the dental team from across the region gathered in Bloomington to hear from medical professionals, social service officials, state leaders and police and prosecutors. They were there to learn how they could assist abused and neglected children in Minnesota get the help they need and deserve.

Dentists are in an excellent position to make a positive difference, since approximately 65 percent of physical abuse occurs around the head and neck. And research confirms what you'd expect — that dentists who are trained to identify abused and neglected children are twice as likely to report them. My colleague's experience helping that abused girl is an excellent example of how the system should work. He shared legitimate concerns with the right people — and they found out what was really happening in the child's home and did something about it. But it takes training to give dentists the confidence and skills to report their concerns; they need information to make



sure they properly communicate with other elements of our child protection system.

The results can be compelling. Another colleague of mine recently had a referral from a public health agency. It was a 14-year-old girl from an isolated rural town, who complained of headaches and had extensive dental problems that suggested serious neglect. It turned out, after county officials looked into the case, that everyone in the family had severe dental and related health problems, and that the girl's father had actively prohibited care. The father thought it was normal for teeth to deteriorate at an early age.

Several months later, the girl's mother called the dentist, thanked him for his help, and mentioned that everyone in the family — including her husband — was now receiving dental care. No longer was it a case of neglect.

Those kinds of successes should be happening far more frequently in the months and years ahead as dentists and other health care professionals become more involved in helping children and their troubled families. As Hennepin County Attorney Amy Klobuchar once said, “Many children are just waiting — and hoping — for a caring adult to recognize their suffering and step forward to help protect them.” Those children should wait no longer. □

Dr. Larry Kuhl is Vice President and Dental Director, Delta Dental Plan of Minnesota, which sponsors PANDA — Prevent Abuse and Neglect through Dental Awareness.

Get on the Fast Track for Supplies



We now have several ways to get the forms and materials you need, quickly and easily. The following options are available 24 hours a day, seven days a week. Using these options to order supplies provides you the best way for fast turnaround as orders are shipped the next business day, depending on availability.

Additionally many of Delta forms and material, including claim forms, membership enrollment and maintenance forms and provider directories can now be downloaded instantly by going to our Web site, www.deltadental.org and clicking on “Benefits Administration Connection” (also, see page 1, *Delta Launches New Web Site* for new interactive features for groups and brokers).

E-mail: supplies@deltadental.org

Supply Line: 651-406-5945 or 1-877-496-9303

Delta Dental Plan of Minnesota Offers International Network for Emergency Dental Care

Through an exclusive partnership with Europ Assistance — the world's leading supplier of assistance and related insurance services — Delta Dental Plan of Minnesota has made arrangements for members with Delta Dental coverage and their eligible dependents to receive emergency dental treatment while traveling or working outside the United States. Through this unique agreement, emergency dental treatment services covered under the member's dental benefits plan will be provided by Europ Assistance's international network of credentialed dentists, at no cost to the member. This worldwide network, developed specifically for Delta Dental Plan of Minnesota, gives Delta's members around-the-clock access to dentists in almost any part of the world, including Europe, Africa, South America and Asia. Members can schedule an appointment for emergency dental treatment almost anywhere in the world by calling an English-speaking customer service representative at Europ Assistance, 24 hours a day, seven days a week. Delta Dental Plan of Minnesota is the only dental plan in the U.S. to offer such extensive worldwide coverage.

For more information on our worldwide dental emergency coverage through Europ Assistance, including access to a directory of dentists and a downloadable wallet card with important phone numbers, visit Delta's new Web site at www.deltadental.org and click on "International Dental Network." □

Credentialing is an Important Service for Delta's Customers

Credentialing is the process Delta Dental uses to help ensure high standards for oral health care are established and maintained by all participating providers. Dentists who participate in one or more of Delta's networks must consistently meet our credentialing requirements, which include verifying their qualifications, professional training, licensure, claims history and more. These credentialing criteria help ensure consistency, objectivity, and uniformity in selecting dentists. Delta's goal is to establish long-term partnerships with highly qualified individuals and organizations who share our commitment to continuously improve the quality of dental care and services.

"Credentialing is as much for the dentist and his or her practice as it is for the health plans," said Bernadette Blissenbach, Delta's Director of Credentialing. "It assures consumers that they are receiving care from providers whose practices have met or exceeded our credentialing standards."

New dentists are asked to complete a credentialing application and provide copies of various documents. Dentists are re-credentialed every two years. Those who do not satisfy credentialing criteria or who are found to have information that requires further review are referred to Delta's Professional Review and Relations Committee of the Board of Directors. The credentialing process supports Delta's commitment to ensuring the availability of high-quality dental care, and is one of the important services Delta provides to our customers. □

DeltaUpdate

Article ideas and questions from readers are welcome.

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