

# The Dark Side of Dental Insurance Reimbursement

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Penn  
UNIVERSITY OF PENNSYLVANIA

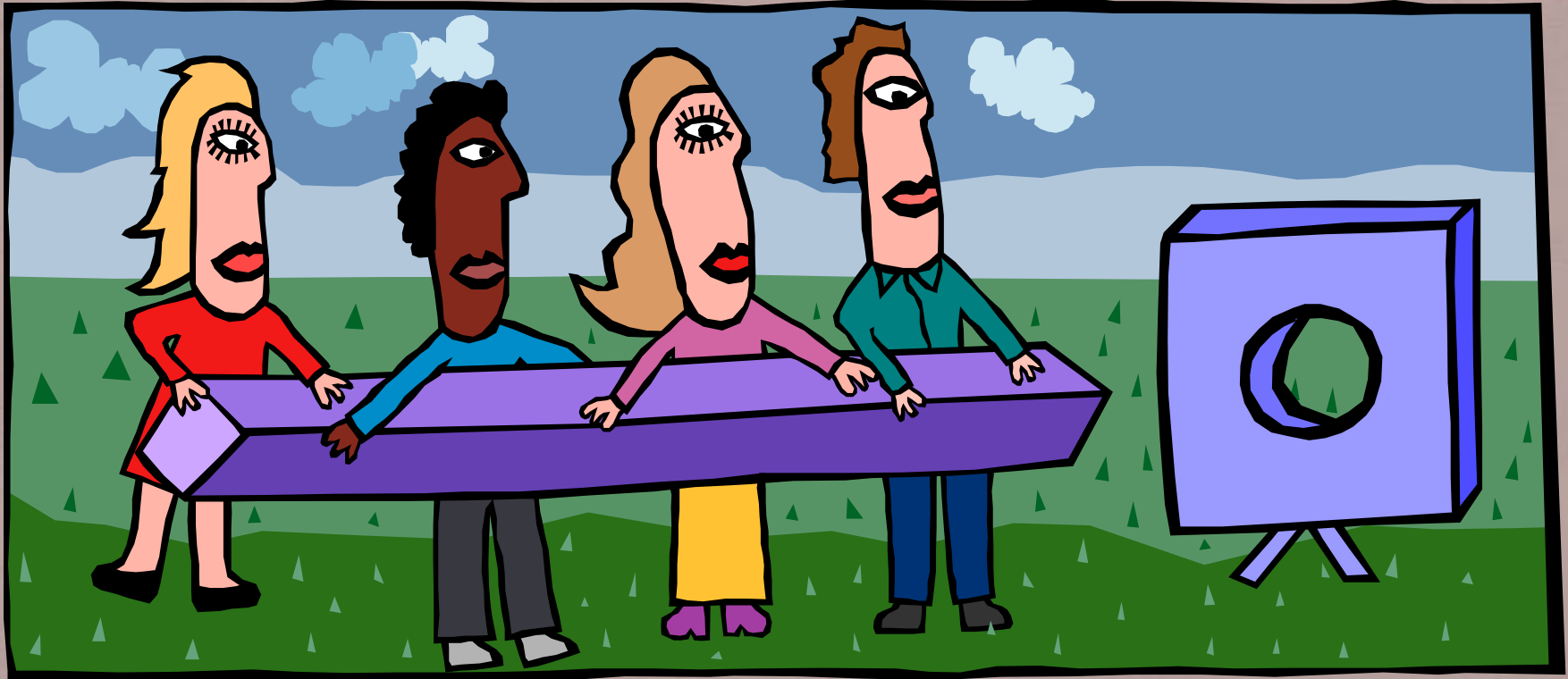


1924 - 2006

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# Why are you here today?





Any plan is simply a device which those individuals in the work force are using to help offset the cost of dental care



Dental / health plans are not intended to pay for the wants and needs of the patients



# Dollars Paid In For Dental Benefit Plan

## Determine Benefits Paid Out For Treatment

# Where Did Patients Plan Come From And Where Is It Going?





Sidney A. Garfield, MD



Contractors General Hospital  
near Desert Center, CA



Grand Coulee Dam  
Columbia River, Washington



Richmond Shipyard Number Four  
Kaiser Cargo, Inc., Richmond, CA

# Henry J. Kaiser









Health insurance has thrived  
because the cost is a  
deductible item for the plan  
purchaser as well as labor  
and management



Comprehensive health plans  
are one way that employees  
in the work force have  
received

Tax Free Benefits



*It's Election Season  
So Be Careful*





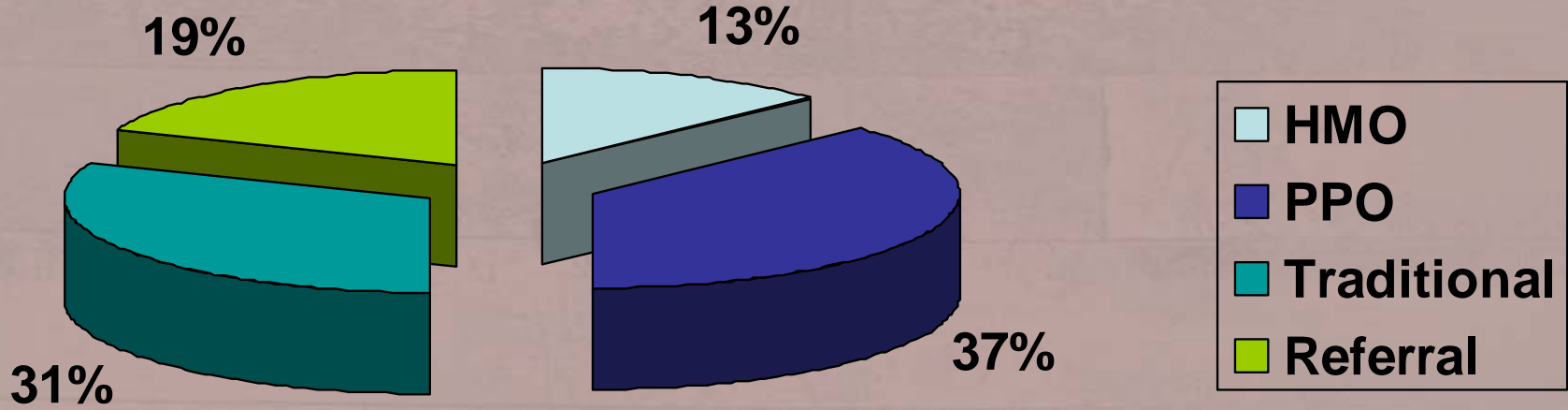
“The size of the dental benefits market can be reliably estimated at 192 million lives - or 69% of the US population”

# What Kind Of Coverage Do They Have?

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# 192 Million Lives





“Fee For Service”  
selling procedures for a fee

“Service For A Fee”  
managed care selling time



Poor quality dental care can only be received from a dentist who practices poor quality dentistry with a poor attitude



Utilization review involves generation and maintenance of a dental procedure database created from submitted claim and encounter forms



# Changes In Plan Design ?

- Medical / Dental Integration
- Voluntary vs. Mandatory Benefit Structures
- Dental Plan Rollovers



- Change from fee-for-service to prepayment hybrid
- Promotion of multispecialty group practice in combination with prepayment
- Emphasis on prevention and early detection of disease
- Centrality of information technology in the future of health care



Sidney R. Garfield, MD  
“**Permanente Medicine**”

*Scientific American*

April 1970



“Keep your feet on the ground, keep your hands on your purses, make sure your operations are as economical as possible, and build up your wealth for strength.

Keep you arms on each others' shoulders, and keep your eyes on the stars for innovation and changes for the future”



# Dental Claims

Coding For  
Fun, Profit and Fraud

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# The Smoking Gun



- Paper Claims
- Electronic Claims
- Superbills
- Encounter Forms
- Attachments

# Claims & Encounters Paper vs. Electronic

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# Who's On First What's On Second

- UPIN Number
- Tax ID Number
- License Number
- Treating Dentist
- Social Security Number



# Unbundling and Fragmenting

Separating a procedure into component parts with each part having a separate fee that would cumulatively be greater than the completed procedure



# Surgical Package Rules

- The procedure itself
- Local and topical anesthetics
- Digital blocks
- The normal, uncomplicated follow-up care related to the procedure



# Medical to Dental Cross Coding

What you don't know can definitely hurt you.

Don't ever file to medical until directed to do so by the dental payer.

Priority of payment.



# Dental to Medical Cross Coding Health Care Fraud 101

- Coordination of benefits
- Primacy of coverage
- Priority of payment
- NAIC #30-1 model regulation
- Health vs Medical Plan

**Beware those that sell  
the \$200  
Perio Chart**

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# Resin Restorations Are Not Direct Inlay/Onlays

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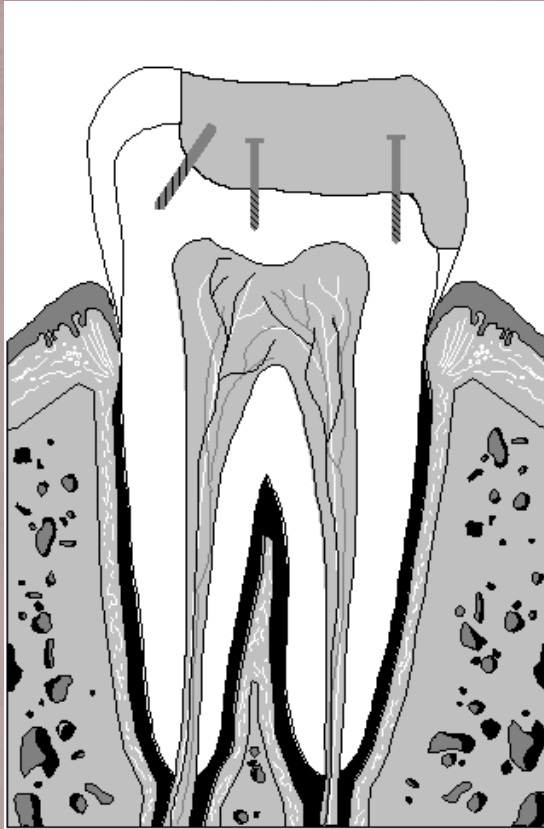


# Fraud and Your Crown Fee



- D2950 core buildup, including any pins
- D2951 pin retention - per tooth
- D2952 cast post and core
- D2954 prefabricated post and core
- D4211 gingivectomy, per tooth
- D4249 clinical crown lengthening

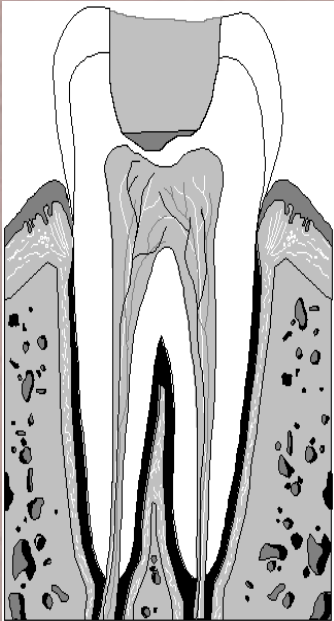
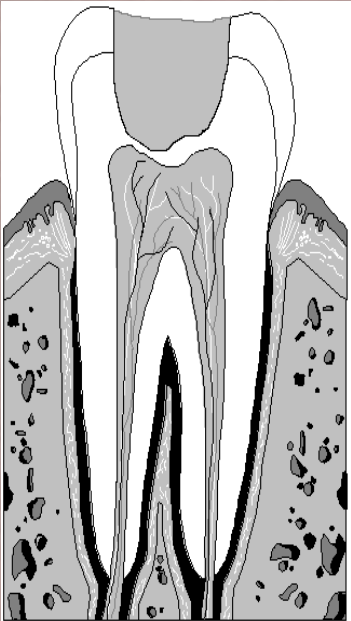
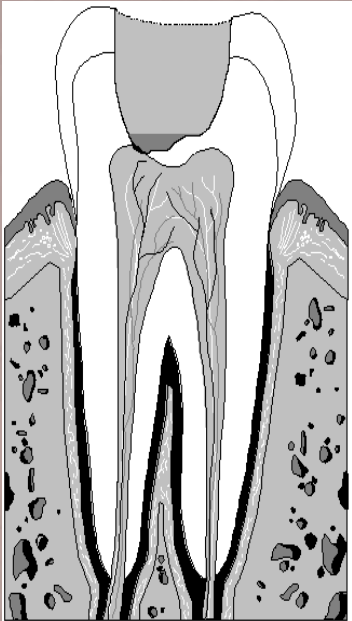
# Buildups and pin retention





- D2940 sedative filling
- D2951 pin retention - per tooth
- D3110 pulp cap - direct
  - excluding final restoration
- D3120 pulp cap - indirect
  - excluding final restoration

# sedative fillings and pulp caps





- D2931 prefabricated stainless steel crown
- D2932 prefabricated resin crown
- D2933 prefabricated stainless steel crown
  - resin window
- D2970 temporary crown (fractured tooth)



- Office bills crown dated on the 15th
- Paid by plan on the 20th
- Office then submits second claim with additional services showing date of service prior (i.e., 10th) to original crown submission

# Periodontal Shenanigans and Soft - Tissue Mismanagement

The \$350 Prophecy

\$475

\$600

\$1200



- Total Fee Charged (Question 53) must be the fee you intend to collect.
- It is illegal to discount based on the patients co-payment.
- Discount must be disclosed when the claim is filed.

# Overpayments



- Eligibility Confirmed Immediately Prior to treatment?
- Coordination of benefits?
- Payer Fraud?
- Payer Error?
- Utilization Review?

**When the benefit plan  
determines the actual  
treatments and fees for  
the services rendered,  
utilization review takes over and  
prevents future occurrences from  
being paid and taking place**

# Is it a Question of Ethics or Fraud?

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**“Don’t be too hasty in the  
judgment of others.  
God waits ‘till the end”**

**Harvey Penick**

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**“But since I ain’t God, I want  
to nail the S.O.B. before he  
picks my benefit plan clean”**

**Tom Limoli, DDS  
Atlanta Dental Consultants**

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**“To err is human.  
To blame the insurance  
company is more human”**

Tom M. Limoli, Jr..  
Atlanta Dental Consultants  
800-344-2633

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All by myself I've  
traveled weary miles,  
unraveled along the  
hiway of love.

My poor heart is torn  
with anguish and woe.  
I just find a thorn  
instead of the roses.

Where is simple hiding?  
I'm so in need of  
guiding along the  
hiway of love.

And when my searching  
is over, I'll know love  
and live in clover along  
the hiway of love.