Blue Cross Dental





Rhode Island is known for things like frozen lemonade, coffee cabinets, beautiful beaches, and the famous "Big Blue Bug." Did you also know that the state ranks in the top 10 in terms of the number of people aged 65 and over? For the 85 and over population, Rhode Island ranks in the top five! More importantly, seniors account for about 15% of the state's total population.

As advances in medicine occur, people are living longer. As a dental care provider, you know that people are keeping their teeth longer than they were 50 years ago. As a result of the medications they are taking to help them stay well, many seniors are plagued with oral problems like xerostomia. The effects of a dry mouth come in the form of caries, bad breath, and gum disease. In addition to xerostomia, there are other oral side effects <u>{LINK}</u> that occur with medical prescriptions as well.

As dentists, we are armed with more restorative material choices and treatment options than ever. But as our patients age, we will be faced with more than restorative dentistry. Patients will present with periodontal disease, complex lists of medications and chronic conditions such as diabetes, cardiovascular disease, and obesity. Our world is changing. Not only do we need to examine the dental needs of the patient and manage their expectations, we need to consider each individual's overall health.

Blue Cross & Blue Shield of Rhode Island understands the importance of the increasing health demands of our senior population. In this issue, you will see articles that review our Medicare Advantage plans, five of which now contain an embedded dental benefit to help you better meet your patients' dental needs. There is also an article about Your Blue Store and the high level of service our three retail locations provide to our members, including face-to-face customer service as well as informative workshops and exercise classes.

As our population continues to age, the number of seniors that you care for will also rise. Thank you for providing care for our seniors and, as always, thank you for being an important part of what we do.

Dr. Yvonne M. Wolny, Blue Cross Dental Director

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National Dental GRID

In July 2015, Blue Cross Dental participating dentists were mailed an <u>opt-out announcement</u> advising that federal and postal employees in Rhode Island were able to choose comprehensive dental coverage through our national Blue Cross Blue Shield Association. This announcement stated that this plan, called FedVIP Dental, or FEP Blue Dental, uses a nationwide dental network called the GRID. In addition, there are several other dental plans that use the GRID as their network, including Anthem and BCBS of Vermont. *These services are reimbursed according to the Blue Cross Dental of Rhode Island reimbursement levels.*

FEP Blue Dental is different from the Basic and Standard FEP dental benefit available in a federal employee's medical plan. Federal and postal employees have medical coverage that includes minimal dental benefits. In addition to their medical coverage, these federal employees have a variety of insurance carriers from which they can select additional, comprehensive dental benefits. We are pleased that a dental plan offered by Blue Cross & Blue Shield of Rhode Island is a choice for these employees and their families.

Medicare 2019

Beginning January 1, 2019, five of our BlueCHiP for Medicare Advantage plans will now include certain dental benefits. Dental benefits will be included for members enrolled in Value, Standard with Drugs, Extra, Plus, and Preferred.

BlueCHiP Advance and Core plans do not contain embedded dental benefits but our members who select these plans will have the option at their time of enrollment to purchase the Optional Supplemental Dental Rider. You may be familiar with the rider benefits, as this was the only Medicare dental option that was available in 2016-2018.

We've included a summary of the 2019 plan options [include link to BMED-284001 Dental Options at a Glance]. For a more detailed benefit listing specific to your patient(s), please visit My Patients' Benefits, remembering to include the ZBM prefix when searching the member's identification number. These plans cover dental benefits at Blue Cross Dental participating providers only and would like to assure your office that as a valued dentist in our network, unless you have opted out of Medicare directly with the Centers for Medicare and Medicaid Services, our BlueCHiP for Medicare members have access to your office with no additional credentialing needed on your part.

If a member has a traditional (standalone) dental plan, in addition to the embedded coverage offered through their Medicare Advantage plan, the stand-alone plan is considered primary when coordinating benefits. The Blue Cross Dental Medicare plan will consider any remaining patient responsibility in accordance with traditional COB rules.

**As a reminder, when submitting claims for these members, the ZBM prefix for the subscriber ID MUST be used in Box 15 of the 2012 ADA Dental Claim Form.

Dental Direct – Getting dental coverage is fast and easy

BCBSRI offers <u>four individual and family dental plans</u> with varying levels of coverage to meet your patients' needs. As in prior years, when enrolling in one of our dental direct pay plans, we will waive the waiting period(s) for new members who can provide proof of prior <u>comparable</u> coverage that was effective within 60 days of the new enrollment. This proof of coverage can be obtained from the prior carrier or the member's employer and provided to our sales team. Although dental customer service does not have the ability to waive the waiting period, our membership department will provide a dental waiting period waiver checklist. Please contact membership at <u>individualsalesinquiries@bcbsri.org</u>.

If you would like 2019 Dental Direct pamphlets to display in your office, please email <u>dentalbrochures@bcbsri.org</u> and indicate your office name and address, as well as the quantity you would like to receive, and we will mail these directly to your office.

Oak Street Health – Free Rides and Personalized Care

There are new medical doctors in town! And more are coming, all of them part of an exciting new way to deliver care to Medicare members. Oak Street Health, in collaboration with BCBSRI, will open three locations in Providence and Warwick, delivering high-quality, personalized care in a comfortable community setting. In other Oak Street Health centers across the country, the company's hands-on approach has reduced emergency room visits and hospital admissions by more than 40%. Oak Street Health also has a team that can help your patients understand their Medicare benefits, just like our Medicare Concierge Team, and offers community activities like the ones at our own three Your Blue Store locations. In addition, members experience a dedicated care team that takes the time to get to know their patients and their health goals. There are also same day or next day appointments, free rides to Oak Street Health appointments, and telephone support 24/7. Oak Street is changing the way healthcare is delivered! (Click here to watch the video.) Here are the addresses of their new locations:

- 300 Quaker Lane, Warwick
- 712 Broad Street, Providence
- 650 Branch Avenue, Providence

Submit Predeterminations Online

The provider portal is the easiest, fastest, and most secure way to finalize a predetermination to guarantee payment within the payment current cycle. If you are still completing and mailing the paper form, try out the online option today! To do so, log on to https://www.unitedconcordia.com/dental-insurance/dentist/ and select "Add Date of Service to a Predetermination" (located on the Claims tile). Enter the Predetermination Claim Number and Date of Service to complete the process.

If you are not currently enrolled to access our provider portal, go to <u>https://www.unitedconcordia.com/dental-insurance/dentist/</u> to take advantage of these new features today.

IN EVERY ISSUE:

Dental Provider Resources

When we have updates to share with your office, we will send them right to your inbox. However, to view past updates, our dental treatment guidelines, and previous editions of Dental Connections please visit our <u>Dental Provider</u> <u>Resources page</u>. Bookmark this page to your browser. You also will find contact information in one convenient location.

If you would like to add anyone in your office to our email list to receive our updates as well as *Dental Connections*, you can do that <u>here</u>.

Credentialing/recredentialing/practice changes

As a reminder, BCBSRI maintains the Rhode Island participating provider database. Our claims processing and customer service partner, United Concordia Dental, does not update Rhode Island provider practice information. If a provider who already participates with Blue Cross Dental joins your practice, or your practice information is changing, simply fax a completed <u>Practitioner Change Form</u>, along with a W-9 indicating the new office location, to (401) 459-2099, or email <u>provdb@bcbsri.org</u>.

We always welcome new dentists, so they may deliver outstanding care to our members. If a dentist would like to participate with Blue Cross Dental, please visit the Become a <u>Participating Provider</u> page on bcbsri.com and fill out the required fields to initiate the credentialing process.

Your Blue Store's Upcoming Events

All three Your Blue Store locations—Lincoln, Warwick, and East Providence—offer our members a convenient, faceto-face way to get the same great service we're known for. That includes helping members when they contact United Concordia Dental for assistance, among many other services.

Our local team is happy to help, in English, Spanish, or Portuguese (at our East Providence store). Available services include:

- Sales of medical, dental, vision, and travel health insurance
- Customer service to help answer questions for all members
- Payment of premiums (cash, check, or money orders)
- Visits with our on-site nurse for help with ongoing health conditions
- Free exercise classes and educational sessions

For a complete listing of Your Blue Store events, visit our events page: (Link: <u>https://www.bcbsri.com/yourbluestore</u>) Here are some upcoming highlights:

May 7 @ 10am East Providence "Is Your Back Bothering You?" May 10 @ 10am Warwick "Lose Weight, Gain Control" May 22 @ 10 am Lincoln "De-Stress with Pets"

Blue Cross Dental contact information

Claims submission address:

Dental Claims Administrator P.O. Box 69427 Harrisburg, PA 17106-9427

Claims submission address for FEP:

Blue Cross & Blue Shield of Rhode Island 500 Exchange Street Providence, RI 02903

Dental Director: Yvonne M. Wolny, DMD (401) 459-2036

For claims, eligibility, and benefits: Monday through Friday, 8:00 a.m. to 8:00 p.m. (401) 453-4700 Outside of RI: 1-800-831-2400

For FEP claims, eligibility, and benefits:

Monday, Wednesday, Thursday, and Friday: 8:15 a.m. to 4:30 p.m.; Tuesday: 9:15 a.m. – 4:30 p.m. (401) 831-0153 Outside of RI: 1-800-377-4418

For provider/network support: Stephanie Santoro, RDH, Dental Network Manager (401) 459-5745

For member enrollment: (401) 459-5550 or 1-855-690-2583

You may also direct patients in need of service to our Your Blue Store[™] locations Monday through Friday, from 9:00 a.m. to 5:00 p.m.:

East Providence – Highland Commons, 71 Highland Avenue

Lincoln – Lincoln Mall Shopping Center, 622 George Washington Highway

Warwick - Cowesett Corners, 300 Quaker Lane

Your Blue Store main line: (401) 459-2200

Your Blue Store page: www.bcbsri.com/yourbluestore



500 Exchange Street, Providence, RI 02903-2699

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