

Gail M. Garcia | Ameritas® | Vice President – Group Compliance
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----- Forwarded by Gail Garcia/ALIC on 11/11/2014 12:16 PM -----

From: Geri McKeown/ALIC
To: Gail Garcia/ALIC@Ameritas, Kate McCown/ALIC@Ameritas,
Cc: Michael A Trebold/ALIC@Ameritas
Date: 11/11/2014 10:04 AM
Subject: Fw: REPLY REQUESTED: Fw: Ins Questions –NE NCS ISSUE

Gail and Kate,

Please see the chain of emails below relating to NE DNC. We were going by the NCOIL definition but it appears that the Department has changed their mind and procedures that have met their max for example, would not be eligible for the discount.



Gail's eMail to NE DOI re-NCOIL & Cov Proc 10-3-12.pdf

44-7,105



Westlaw_Document_09_00_36.doc

Leg/Reg:



Currently, NE - No Opt In/Opt Out for fully insured or ASO. Nebraska is under Option B of the Covered Services tab.



AM745_0812_082412.pdf

It appears that we should be treating NE like IA.
IA is under option D: No discount for any service where insurer does not provide payment. Clarifying note for Claims: Amount Paid needs to be \$0 for no discount. Even if we have an Allowed Amount, the discount should be triggered by whether or not anything was paid on the service. If \$0 was paid, no discount.

Thanks.

Geri McKeown, ACS | Ameritas® | Manager, Group Compliance
5900 O Street, Lincoln, NE 68510 | p: 402-309-2222 | gmckeown@ameritas.com
----- Forwarded by Geri McKeown/ALIC on 11/11/2014 08:34 AM -----

From: Jeff Kumm/ALIC
To: Geri McKeown/ALIC@Ameritas,
Date: 11/10/2014 05:56 PM
Subject: REPLY REQUESTED: Fw: Ins Questions

Hi Geri,

We received the information below from Dr. Newell's office in Nebraska regarding the application of the discount on non-covered procedures when we don't pay due to the maximum already being met for the year.

It appears that they contacted the state and the state came back and said that they should be allowed to charge their normal fees the maximum is already met.

I checked Dr. Newell's record and found a letter that we sent him back in 2012 indicating that procedures that are not paid on due to maximums being exceeded are still considered covered procedures and are subject to the PPO fee amounts.

As you can see, there is some discrepancy between what we are saying and what the state is telling the office. Could you look into this for me and recommend how we should respond to the office? I've included a copy of the letter sent to Dr. Newell back in 2012 below.



Ltr to Dr. Newell.pdf

Please let me know if you have any questions.

Thanks!

Jeff Kumm, FLMI | Ameritas® | Sr Analyst / Trainer – Group Provider Relations
475 Fallbrook Blvd, Lincoln, NE 68521 | p: 800-755-8844 ext 82135 | f: 402-467-7339 |
jkumm@ameritas.com

— Forwarded by Jeff Kumm/ALIC on 11/10/2014 05:49 PM —

From: Sarah Ashley/ALIC
To: Jeff Kumm/ALIC@Ameritas,
Date: 11/10/2014 04:54 PM
Subject: Fw: Ins Questions

Sarah Ashley | Ameritas® | Provider Relations Specialist II – Group Provider Relations
475 Fallbrook Blvd, Lincoln, NE 68521 | p: 800-755-8844 | f: 402-467-7339 |
Sarah.Ashley@ameritas.com

— Forwarded by Sarah Ashley/ALIC on 11/10/2014 04:54 PM —

From: Sabrena Van Nurden <svannurden@emergencydentalusa.com>
To: SARAH.ASHLEY@ameritas.com,
Date: 11/10/2014 04:52 PM
Subject: Fwd: Ins Questions

Sarah,

The doctors name is Brian Newell

Tax id [REDACTED]
NPI 1558402982

Thank you,

Office Manager
Emergency Dental
Phone: (402)593-9911 ext. 1
Fax: (402)593-0595

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----- Forwarded message -----

From: **Arp, Laura L.** <Laura.Arp@nebraska.gov>
Date: Mon, Nov 10, 2014 at 4:45 PM
Subject: RE: Ins Questions
To: Sabrena Van Nurden <svannurden@emergencydentalusa.com>

Sabrena,

We have interpreted this law to mean that the services are not "covered" if the maximum benefits have been paid out.

Does that answer your question?

Laura

Laura Arp

Legal Division

Nebraska Department of Insurance

402-471-4635

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<http://www.doi.ne.gov/emaildisclaimer.html>

From: Sabrena Van Nurden [mailto:svannurden@emergencydentalusa.com]
Sent: Monday, November 10, 2014 4:37 PM
To: Arp, Laura L.
Subject: Re: Ins Questions

Laura,

Hi, I know it has been a long time since we last emailed however i have a few additional questions on this law. does it define anywhere what is considered a non covered service. For example, the treatment is technically a covered service under a policy but the insurance is not paying any benefits because the maximum for the policy has been met. Our understanding is that if the insurance company is not paying anything, or using it towards the deductible, it is considered non covered and therefore we do not take the write off.

We are trying to clear this up for a patient.

Thank you,

Sabrena

Sabrena V.

Office Manager

Emergency Dental

Phone: [\(402\)593-9911](tel:(402)593-9911) ext. 1

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