Rebooting NDA Health Insurance for 2020 - p.6
Last month of the year and DECADE. We will be well into the holiday season by the time you read this. This is the time of year many individuals, businesses and organizations take time to assess where they’ve been and plan for the new year. The NDA has had a busy year. Many of the issues will continue into the new year. I will offer a candid review of some of these in the following paragraphs.

Our association health care plan was launched. Our administrator, AON, pulled out with no formal notice to the NDA. The NDA leadership was led to believe our members would be rated as a group (you know “Group plan”). The offices that received quotes were rated as individuals instead of as members of a group. Very disappointing. However, we hope to have a phoenix rise from the ashes of our plan. See details on page six in the newsletter.

The Board of Dentistry is still working on the Rules and Regulations regarding LB 18. It’s winter, and the molasses runs slow. Time will tell, but this should be completed in 2020.

The pediatric audits have been a colossal travesty. The auditors were and are an unscrupulous lot. Their ethics are bested by those of a typical bounty hunter. They have pending litigation in the state of Illinois. In one audit they used an expert witness who did not bother to expand their knowledge base to include accepted treatment guidelines for stainless steel crowns from the American Association of Pediatric Dentists. My view, and not necessarily that of the NDA, is that the rulings in these audits should be overturned and any fines plus legal fees should be paid back to those dentists who were unjustly treated. Please consider attending the hearing on December 13 concerning the implementation of these audits. Senator Howard has allowed us some time to voice our concerns and we need a strong showing let it be known these audits affect all dentists, and will affect all Nebraskans in some way. Less access to care, more ER visits, more patients falling through the cracks, etc.

Mark your calendar for the January 17, 2020 CE in Lincoln, “Being a Medicaid Provider in an Era of Accountability” Lunch at noon at the Lincoln Country Club, followed by the ADA sponsored program. This will be appropriate for the entire dental team. Registration information on nedental.org

All of us are responsible for the continued viability of OUR organization. A membership workshop will be held in Lincoln on Thursday January 30.

In my last message, I encouraged our members to volunteer. Mini volunteering is a great way to “dip your toe in the water”. Your district trustees and presidents can help you get started. Consider co-chairing the membership council for your district.

I am writing this during Thanksgiving week. We all have a lot to be thankful for. By a number surveys, dentistry consistently ranks among the top five most desirable jobs. We are fortunate to be dentists in the greatest country on earth. We all should be honored by the respect and trust our patients have for us. We have much to be thankful for. Enjoy a great holiday season.
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Medicaid Audits Strike Again

In 2014, Nebraska HHS hired HMS as its Medicaid audit contractor and focused on prophylaxis, sending over 300 Medicaid RAC Audit letters entitled Improper Payment Notification. The Audit programmed fixed time parameters: Any prophylaxis performed on a child (under 21) within 6 months of the prior prophylaxis was flagged as improper. Any prophylaxis performed on an adult within 365 days of the prior prophylaxis was flagged as improper.

The problem: DHHS and the audit contractor were not following Nebraska Medicaid Regulations.

In late 2018, CMS and DHHS launched audits on pediatric dentists for the use of stainless steel crowns on high caries risk O.R. patients. The audits challenge the sufficiency of documentation to support not using a cheaper restoration such as a composite or amalgam.

The first dentist’s audit completely ignored the American Academy of Pediatric Dentistry’s (AAPD) guideline on use of stainless steel crowns in high caries risk patients. After incurring a significant amount of legal fees in appealing his case, this pediatric dentist eventually gave up his appeal and settled the case for in order to stop the financial cost to his practice (over double the amount requested when including legal fees). Based on this experience, the pediatric dentist will no longer be a Medicaid provider.

In late September, the NDA learned of three more audits scheduled for hearing. The NDA joined the AAPD and ADA in a letter to Dr. Matthew Van Patton Director of the Division of Medicaid and Long-Term Care, DHHS, to halt these audits and require all future Medicaid dental audits in Nebraska to follow the requirements set forth in the statutory changes appearing in the NDA’s 2014 LB 315.

The Legislative Council met in October to review the issue with the affected dentists and discuss whether additional legislation was needed. Also, the Legislative Council requested a special hearing in front of Senator Sara Howard, Chair of the Health and Human Service Committee and the other Committee senators. That hearing will take place December 13th at 10:30 a.m.

The NDA is supporting the Nebraska Academy of Pediatric seminar, Being a Medicaid Provider in an Era of Accountability, with details noted below.

**Being a Medicaid Provider in an Era of Accountability**

January 17, 2020
Country Club of Lincoln
3200 S 24th Street, Lincoln, NE

Free Lunch at Noon
RSVP to Lori Buchmann by Jan. 10th
lbuchmann@lpden.com
402/476-1500

Program 12:30 to 4:30 p.m.
Dr. Sidney Whitman, pediatric dentist in NJ and chair of CAAP’s Medicaid Provider Advisory Committee (MPAC)

Dr. Allen Finkelstein, CEO Bedford Healthcare Solutions and MPAC member

Dr. Charles Czerepak, pediatric dentist in IL and MPAC member

Dr. Steve Geiermann, senior manager, CAAP (moderator)

Members of the ADA’s Council on Advocacy for Access and Prevention (CAAP) Medicaid Provider Advisory Committee will share insights, opportunities and challenges regarding program integrity, compliance, fraud, advocacy and how better to safeguard your practice while providing care to this growing population in an era of increasing accountability and scrutiny. Special emphasis will be given to the importance of proper documentation of medical necessity. MCNA will review common errors and take questions.

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Annual Session Preview

“FLIGHT PATH TO SUCCESS”

Mark your calendars and plan to attend the 2020 annual session on **April 23-24, 2020**. We have a great line up of speakers and a variety of social activities that you will not want to miss!

Registration packets will be included with the January/February/March newsletter and online registration will be available in early 2020.

A reminder that all active and active life NDA members who have paid their 2020 membership dues can attend the annual session continuing education for no additional fee. However, you must still register! Retired members can attend for a $50 registration fee. In the meantime, make your hotel reservations at the LaVista Embassy Suites by using the link on our homepage at www.nedental.org or by calling the hotel directly at 402-331-7400.

**Thursday, April 23**
- **8:30 a.m. to 11:30 a.m.**
  - **Session 1:** Douglas Carlsen
  - “Quick and Agile Money Rules to Survive Any Financial Storm”
- **12:00 noon to 1:30 p.m.**
  - NDA Awards Luncheon
- **1:30 p.m. to 4:30 p.m.**
  - NDA House of Delegates Meeting

**Friday, April 24**
- **7:00 a.m. to 1:00 p.m.**
  - NDA Registration
  - Exhibits Open
- **7:30 a.m. to 5:00 p.m.**
  - Session 2: Dr. Jack Griffin
  - “Let’s Grow Tooth – Excellent Clinical Dentistry Using Bioactive Regenerative Material”
- **8:00 a.m. to 4:30 p.m.**
  - Session 3: Amy Kirsch
  - “Top 5 Challenges Facing Successful Dental Practices Today”
- **4:30 p.m. to 6:00 p.m.**
  - NDA Crew Party (Cocktail Reception)
- **6:00 p.m. to 9:00 p.m.**
  - New Dentist Family Social (The Mark – Elkhorn, NE)

**Mark your calendar** for these upcoming 2020 Nebraska Academy of General Dentistry courses!

**June 5-7, 2020**

**2020 Annual Meeting & Mastertrack**
- Annual Meeting is Friday, June 5, 2020!
- Attend the Friday lecture or join us for all 3 days!
- More information available in January!

Don’t miss these exciting upcoming courses!

For a full brochure and registration information, visit our website at NebraskaAGD.org or contact the NAGD Office at 402.438.2321 or info@NebraskaAGD.org.

The AGD-Nebraska is an approved PACE Program Provider by the Academy of General Dentistry. The formal continuing education programs of this program provider are accepted by the AGD for Fellowship/Mastership and membership maintenance credit. Approval does not imply acceptance by a state or provincial board of dentistry or AGD endorsement. The current term of approval extends from 1/1/2018 to 12/31/2021. Provider ID# 219313.
So... what happened to our health plan in 2019?? Two things mostly. One big thing that didn’t happen.

1. Offices were NOT rated as part of a large group.

NDA offices were not being rated as if they were part of a large group, but instead as if they were a small group. In the insurance game, that is a group between 2 and 50 lives. When the early quotes were coming in and didn’t seem that great, I kept asking Aon, are we being rated correctly?? I never received a direct answer, which leads to the second “thing” wrong in 2019.

2. Aon was in the process of downsizing

As the NDA plan was starting to launch in the spring of 2019, corporate Aon was in process of downsizing Aon’s Omaha office.

In mid-June, Pat Bourne, the manager overseeing our account left Aon to work for Medica Insurance Company. During the summer, we would occasionally get calls that Aon was not responding to some NDA member questions. When I would contact Jerome, he would respond.

August 23, 2019, Jerome left Aon with a 4 hour notice email to the NDA, “but due to circumstances out of my control, I feel impelled to share my news with you. I made the decision a few weeks ago, to leave my position at Aon.”

September 18, 2019 - Steve Clausen, the VP from corporate Aon in Minnesota, Jody Gilcrest and Michaela Valentin met me at Starbucks for a “touch base meeting.” After reviewing one our member’s quotes, Steve explained that Aon was reorganizing the Omaha office, was having a tough time finding employees and therefore, Aon would not be servicing the NDA account in 2020.

I tracked down Pat Bourne and was able to ask him what was going on with Aon. Long story I won’t explain here, but I’ve posted on the NDAA page of the NDA website. As part of his departure, Pat was not allowed to contact me, but he could speak to me if I contacted him. Pat sends his apologies to the NDA for how Aon treated us.

Pat suggested that I contact Jim Garbina with Harry A. Koch in Omaha. The NDA Board interviewed Koch in the fall of 2018 but Aon narrowly edged Koch in the Board voting as NDA agent.

Jim spoke to the NDA Board of Trustees during the September meeting about our plan and agreed to look into what happened and speak to UHC going forward. Jim was able to confirm point No. 1 above. Jim also discovered that Aon not only downsized their Omaha office, they closed it completely!

Any Good News?

Yes!! Last spring, we had 147 offices submit surveys which indicated 1,857 potential “insurable lives” in the NDA group. This includes employees, spouses and children. How many need to be in the Plan to be considered a group?

500 Lives

When the 2020 Reboot of the Health Plan occurs early next year, we need to reach 500 “lives” in the Plan to be considered a group and receive group rates. We will never reach 500 lives if eligible employees in offices are dentists only.

2020 Dues

2020 dues invoices were mailed out in October. If you participated in the prepaid dues program, you were not sent an invoice. The difference in dues as a result of increases will be billed separately in December. If you did not receive an invoice, please contact Jody.

For those of you who have already paid your invoices, thank you! If you have not already paid your invoice and would like to spread out your dues over four installments, please select the installment option when going online to pay your dues. Thank you for your support of the NDA and organized dentistry!

ADA switches to digital membership cards in 2020. To access your card, login to MyADA
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Update Entering 2020

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Case image courtesy of Dr. Peter Auster, Pomona, NY

Case image courtesy of Dr. Allan Mohr, Massapequa Park, NY

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For additional information visit starofthenorthmeeting.org or email the MDA at son@mndental.org.

Registration Opens January 2, 2020  |  Early Bird Deadline is February 14, 2020
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For those of you who have already paid your invoices, thank you! If you have not already paid your invoice and would like to spread out your dues over four installments, please select the installment option when going online to pay your dues.

Thank you for your support of the NDA and organized dentistry!
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