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NDA Health Insurance

Phase 2 - April 1st

Great news! We have achieved the number we needed of interested groups and enrollees to move forward with the underwriting process with BCBS. We consider this phase 2 of implementing the association plan.

Phase 2 can be a bit complicated as the process varies based on the number of employees each of you, as a dental office, have interested in enrolling for coverage. Since BCBS will establish both the association plan rate tiers and the group rates offered to each dental practice utilizing this step, it is very important the information submitted is as accurate as possible. Any changes to the enrollment count or dependent information submitted through this step, could result in the final rates given to you also being altered.

Please see an outline of the next steps below.

Lisa Daniels with **North Risk Partners** hosted a virtual meeting on Friday the 19th at 10:00 am to walk through these steps and answer any questions. Not to worry, **this meeting will be recorded and emailed out as well.**



1. Each dental practice will need to submit the data on all eligible employees in order to receive underwritten rates. The process to do this varies based on the number of employees that need or will elect coverage through the Association plan.

A. Any dental practice with 1-14 employees that will elect coverage will need to submit enrollment forms utilizing the BCBS data hub. On 4/1 North Risk Partners will email each dental practice of this size a communication to send out to your employees, including a link and instructions. All eligible employees (enrolling or waiving coverage) will need to click on the link, create a user name and password and walk through the application process. If enrolling for coverage they need to complete the data and health information on themselves and any dependents. If

waiving they will indicate they are waiving coverage and if they are enrolled elsewhere.

- B. Any dental practice with 15 or more employees enrolled can submit a group level census listing all eligible employees and all covered dependents (name, gender, date of birth, zip code, coverage election). **On 4/1, North Risk partners will send an email to each practice with the required census to be completed.** This information must be returned in the same format in order for BCBS to provide final rating.
2. All information will need to be completed online or census information for groups with over 15 enrolled to North Risk Partners **by 4/15**. North Risk Partners will provide periodic updates to each dental practice every 3 days on the status of your applications.
3. Once all information is submitted to BCBS – the goal will be to work with BCBS & the Association to establish all rate tiers, plans and underwriting guidelines **by May 16**.
4. Provide rates to all dental practices and determine their intent to move forward by **June 1st**. If the 250 final enrollment count is met, we will move forward with Association level paperwork.
5. **June 1st – July 1st**, complete all group level paperwork and final submission of enrollment information for a July 1st effective date.

The biggest challenge any dental office will have throughout this process is any enrollment data changes. Since BCBS will provide final rates based on how each employee / dependent elected coverage in step 1 above, if the enrollment information changes by +/- 10% for any group, BCBS reserves the right to rerate the group and the rating tier assigned may change. It is very important that employees do not choose to elect coverage to just “look and see” what the rates are if it is likely they will not enroll due to spousal coverage / parental coverage / Medicare etc... If this happens you will have many changes prior to final enrollment and your rates may change each time.