



## **Health Insurance Relaunch January 2021 - p. 3**

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# NDA Health Insurance Relaunch

January 2021

Here we are in a nutshell:

Blue Cross Blue Shield (BCBS) and North Risk Partners are interested in helping the NDA launch an association health plan (AHP). However, legitimate concerns remain:

- COVID and enough NDA members & staff participating.
- Minimum # of lives signing up for insurance – 250 (includes dentists, hygienists, assistants and office staff – DHPs)

## First Hurdle

Completing a short survey (about 7 questions) from each office to determine how many DHPs are actually interested in obtaining health insurance and will fill out the health questionnaire in order to receive a quote.

**If we don't obtain 1,500 interested DHPs, we are done** – no need to go further. *Why?* Historically, only one in six “interested” actually sign up for insurance.

**Office Surveys will go out to NDA offices in January.** It will be helpful to have several offices volunteer to be “cheerleaders” in their district, calling other offices and encouraging them to fill out the survey. *If your office would like to be a cheerleader in your district, please contact David.*



## Second Hurdle

If we obtain at least 1,500 interested DHPs, BCBS will set up a data hub for DHPs to complete a health questionnaire. Once the entire office of interested DHPs fill out the questionnaires, information will be sent to BCBS for rate quotes.

*The health questionnaires must be completed within a two-week period so that quotes can be returned to the group.*

## Final Hurdle

250 DHPs in the group that received rate quotes must commit to sign up for insurance. If we have 250 committed DHPs signing up for insurance, we can launch the NDA Health Insurance group. If we don't have 250, we are done with our attempt to launch an AHP.

If we establish an AHP, the plans will go into effect June/July 2021.

Q?: Can you switch health plans mid-year?

A: Yes, although health insurance plans are renewed annually, they are actually month-to-month agreements.

The AHP will have 4 to 5 plan options, with several “tiers” of rating based on the office DHP.

The NDA has been following the efforts of the [Nebraska State Bar Association AHP](#), now entering its third year. This year, the NSBA AHP will have a 0% increase in their premiums.

# From the Trenches

## Turning the Page on 2020



**David J. O'Doherty**

As I prepare to send the last issue of the newsletter in 2020, it is easy to kick this year to the curb and quickly turn the page to 2021.

However, if we take the time to examine 2020, this year taught us quite a bit. Author **Jennie Allen** wrote a book titled *Get Out of Your Head*. During an interview of her book on *The Porch*, she said COVID drained our lake and we saw what was at the bottom of our lake . . . which was a lot of anxiousness that we didn't realize was there. I'm not doing the concept justice, so better to Google it and watch.

March 2020 and beyond exposed a lot of anxiousness in all of us and it presented in many ways. The good news for organized dentistry is that your Board of Trustees stepped up in a mighty way under the leadership of two Presidents - **Drs. Ken Tusha** and **Deb West**, who I'm sure would have preferred very much, thank you, to have a "normal" year during their presidency. No such case for normalcy in 2020.

With the recent release of the Pfizer vaccine and the likelihood that the Moderna vaccine will be approved this week, the phones began to ring again . . . "will dentists get the vaccine and when?" Rest assured, the NDA has remained vigilant regarding dentistry being in the first group to receive the

vaccine, just as we were advocating in April that dental offices receive appropriate PPE to reopen their offices and then personally delivered PPE across the state to ALL dentists and their staff.

If there ever was a year to see the value in organized dentistry, 2020 was it!

So . . . onward to 2021! With dental office clinical staff most likely to receive the vaccine in January or February at the latest, our core attendees for Annual Session should be immune, opening the door to physically attending Annual Session. In addition, NDA members can attend both South Dakota and North Dakota Dental Associations Annual Session CE for free!! See page 9.

### NDA Health Insurance

OK kids, this is it . . . our last bite at the apple.

In late Fall we continued to receive calls, "what happened to the health insurance?" Well, like all other things . . . COVID.

Even before COVID hit, our initial numbers of "interested" dental office personnel was a bit low in the eyes of insurance companies.

So, this January, we need to hit the magic number of **1,500 dental office personnel** to at least fill out the health insurance survey in order to **receive a quote**. Details of the process are on page 3.

I'm actually looking for cheerleaders . . . some of your staff to call other offices in your district to remind them to fill out the survey for their office. This is an "all hands on deck" time for this to succeed.

Creating a NDA health plan has been a benefit our members have been asking for since I arrived 16 years ago . . . so now is the time to step up and participate! It will not happen without you.

Please join me in congratulating **Dr. Scott Morrison** in his new role as ADA 10th District Trustee (see page 7). COVID took away his installation ceremony at the ADA meeting in Florida this year, so we will celebrate beginning at the NDA Annual Session in April.

Hopefully . . . we will *see you* there

