Why Worry About the Affordable Care Act?

Michael Kanellis, DDS, MS
ADEA BFACA Mid Year Meeting
October 17, 2014
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WHAT, ME WORRY?
Iowa’s “Dental Wellness Plan”

- Implemented May 1, 2014
- 100,000+ low-income adults not eligible for Medicaid
- Comprehensive dental benefits
- Unique program design based on “earned benefits” and “personal responsibility”
- The only “earned benefits” program of its type in the nation
Iowa’s “Dental Wellness Plan”

- Designed to address concerns about Medicaid
  - Administered by Private Insurance (Delta Dental)
  - Higher reimbursement rates
  - Promotes personal responsibility by patients
- Incentives to patients: more benefits if they return for preventive visits
- Incentives for dentists: bonus paid out based on percent of patients receiving oral health risk assessment
Previsor – online oral health risk assessment
  - Caries risk
  - Periodontal risk
  - Oral cancer risk
Dentists get paid to do risk assessment
  - Eligible for additional bonus payment
Dentists get paid to provide oral health education
“Earned Benefits” Design

- Three tiers of benefits
- Patients earn next tier of benefits by returning for a recall within 6-12 months

- No Co-Pay
- No Deductible
- No Annual Maximum
## Three Tiers of Benefits

<table>
<thead>
<tr>
<th>CORE</th>
<th>ENHANCED</th>
<th>ENHANCED +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic</td>
<td>All Core, plus:</td>
<td>All Core, plus:</td>
</tr>
<tr>
<td>Exams</td>
<td>Restorative</td>
<td>All Enhanced, plus:</td>
</tr>
<tr>
<td>X-rays</td>
<td>Root canals</td>
<td>Tooth replacement</td>
</tr>
<tr>
<td>Preventive</td>
<td>Non-surgical perio</td>
<td>Gum Surgery</td>
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<tr>
<td>Cleanings</td>
<td>Oral Surgery</td>
<td></td>
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<tr>
<td>Emergency</td>
<td>Etc.</td>
<td></td>
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<tr>
<td>Extractions</td>
<td></td>
<td></td>
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<tr>
<td>Oral Surgery</td>
<td></td>
<td></td>
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<tr>
<td>Stabilization</td>
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</tbody>
</table>
DWP Program Design

- Core Benefits (tier 1)
  - Emergency Care
  - Diagnostic and Preventive Care
  - Stabilization Services
- Enhanced Benefits (tier 2)
- Enhanced Plus Benefits (tier 3)
Opportunity for the College of Dentistry

- Potential increase in patients seeking care
- Student clinics – annual procedural requirements for dental students
  - Scaling and Root Planing 640
  - Root Canals 560
  - CU/CL 160
  - RPD 160
  - FPD 80
Challenge for the College of Dentistry

- Challenge
  - How to train and monitor 300+ providers regarding the unique aspects of the Dental Wellness Plan program
  - Eligibility and tiers of treatment
  - Documentation requirements
Three levels of Providers

- Faculty Practice (~80)
  - 100% intramural practice
- Resident Clinics (~50)
  - Advanced training program in all specialties
- Dental Student Clinics (~240)
  - 80 students per class
  - D2 Clinics – Operative (free clinic) and Preventive
  - D3 Clinics – Clerkship Model
  - D4 Clinics – Comprehensive Care Model
- Kirkwood Dental Hygiene Program (~24)
Restorations covered
- If caries extends > 50% of the way to the pulp
- Written and radiographic/photographic documentation and attachments required

Dentures and interim partials covered
- If provider documents basic human functions that are being restored

Root canals covered
- If comprehensive exam has been done by general dentist
Complications of Program

- If patient starts treatment before enrolled in Dental Wellness Plan (i.e. cast partial denture)
- Then becomes enrolled in Dental Wellness Plan prior to insertion
- We cannot legally bill the patient for the partial denture, and the Dental Wellness Plan will not pay because it is a third tier benefit that the patient has not yet earned
Unique Program limitations

- Patients cannot pay out of pocket for treatment that is covered in another tier
  - Restorations of teeth when caries is not encroaching on pulp
  - Can be treated at “NC” in D2 Operative
- Patients can pay out of pocket for never-covered services
  - Bleaching
  - 3 month prophy
“Never Covered” Benefits

- Patient can pay out-of-pocket
- Bleaching
- Cosmetic Dentistry
  - Replacement of unsightly restorations
  - Diastema closure
- Implants
- Be sure to document and inform
- There is a consent form for never covered benefits
Management Plan

- Provider Training (March-April 2014)
  - Mandatory provider training
    - Faculty, Residents, Students, Hygienists, Assistants, Front line staff
Management Plan

- Primary education about dental wellness plan benefits occurs at comprehensive exam appointment by provider
Provider Responsibility

- Awareness of insurance coverage
- Familiarity with DWP coverage by tier
- Clear and specific documentation in patient record
  - Treatment meets specific criteria
  - Appropriate attachments
- Be aware what tier patient is in before scheduling next appointment
- Be aware of program limitations
DWP Eligibility and Verification
Laminated “Cheat Sheets”
DWP help in “LINKS”
DWP help in “LINKS”
Patient Visits (May 1-Sept 30)

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>This year (2014)</td>
<td>67,884</td>
</tr>
<tr>
<td>Last year (2013)</td>
<td>67,214</td>
</tr>
<tr>
<td>(\Delta)</td>
<td>+ 670</td>
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<tr>
<td>DWP</td>
<td>4,713</td>
</tr>
<tr>
<td>Category</td>
<td>Count</td>
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<tr>
<td>--------------</td>
<td>--------</td>
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<tr>
<td>Faculty</td>
<td>1,262</td>
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<tr>
<td>Residents</td>
<td>962</td>
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<tr>
<td>Predocs</td>
<td>2,489</td>
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<tr>
<td>Total</td>
<td>4,713</td>
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# DWP Sophomore Operative
## May 1–June 30

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>Change</th>
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<tbody>
<tr>
<td>Visits</td>
<td>174</td>
<td>247</td>
<td>+ 73</td>
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<tr>
<td>Procedures</td>
<td>376</td>
<td>433</td>
<td>+ 57</td>
</tr>
</tbody>
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Thank you!

Questions?

WHAT, ME WORRY?