STATE OF WISCONSIN
Department of Employee Trust Funds
Robert J. Conlin
SECRETARY

801 W Badger Road
PO Box 7931
Madison WI 53707-7931

1-877-533-5020 (toll free)
Fax (608) 267-4549
http://etf.wi.gov

CORRESPONDENCE MEMORANDUM

DATE: April 25, 2013

TO: Group Insurance Board

FROM: Mary Statz, Director, Health Benefits & Insurance Plans Bureau
Bill Kox, Deputy Administrator, Division of Insurance Services

SUBJECT: Uniform Dental Benefit Plan Design (DRAFT)

The Department of Employee Trust Funds (ETF) recommends the Group Insurance Board (Board) approve the final draft uniform dental plan design discussed in this memo for benefit year 2014 and grant staff the authority to make additional technical changes as necessary.

Background

At the Group Insurance Board meeting held on February 5, 2013, the Board directed staff to develop a no deductible, cost-neutral uniform dental plan design for benefit year 2014.

Uniform Dental Plan Design was discussed at the Group Insurance Board Strategic Planning Workgroup meeting on April 8, 2013, and also with the health plans. Plans did not have significant concerns with the draft presented, with the exception of a requirement for out-of-network benefits.

Discussion

Deloitte Consulting reviewed each plan's current dental offerings to construct a preliminary composite dental plan design based on the weighted average actuarial value for the 19 plans offering dental benefits. The average actuarial value represents the value of a cost-neutral uniform dental plan, which means a plan would cover approximately 35.8% of all expected services for a normalized population.

Deloitte noted its analysis does not account for potential "benefit rush." This term refers to the accelerated utilization of benefits in order to take advantage of a current level of

Board	Mtg Date	Item #
GIB-SPW	5.7.13	5

coverage that will decrease after a certain date. The impact of a benefit rush is excluded from this analysis but is not expected to have a significant impact on plan cost. There is also the possibility of "pent up demand" referring to the excessive initial utilization of previously unavailable services. Again, the plan proposals were designed to minimize this impact.

For programs that offer pediatric dental services, effective January 1, 2014, annual dollar limits may not apply. Note that this plan design does not include dollar limits for pediatric dental services; it does include visit limits.

The two most significant design changes from that presented at the February 5, 2013, Board meeting concern the requirements for out-of-network services and the description of services, including code references in the uniform benefit plan. Responding to plan comments, staff removed the requirement to cover all out-of-network services. Instead, staff recommends that out-of-network services be limited to those providers designated by the Plan in the absence of an existing in-network provider or provider network. In addition, we have expanded the description of benefits available to include the dental codes that are payable under the uniform plan, and provide increased flexibility for code usage.

Based on the analysis provided by Deloitte, the implementation of a uniform plan will improve our competitive model, benefit the majority of members and maintain a cost-neutral structure. Staff recommends the implementation of the attached uniform dental plan design.

Recommendation

The following table outlines the benefits for this recommended plan design.

Key Plan Provisions		Covered Services (Examples)
Deductible:	$0 / $0	
Annual Benefit Max:	$1,000	
Diagnostic / Preventive:	100% IN / 75% OON	Evaluations, X-Rays, Fluoride
Restorative:	90% IN / 50% OON	Fillings, Inlays, Onlays
Endodontic:	80% IN / 50% OON	Limited to Pulpal Therapy
Periodontic:	80% IN / 50% OON	Limited to Periodontal Maintenance
Oral Surgery:	80% IN / 50% OON	Extractions
Adjunctive Services:	80% IN / 50% OON	Local Anesthesia, Occlusal Guard
Ortho:	50% (Children Only)	
Ortho Lifetime Max:	$1,500	

Conclusion

This final draft recommendation represents several iterations of dental benefit design and presentation consistent with the February 5, 2013, proposed design.

The valuation of the dental plan design was based on Deloitte's dental pricing model. Actual pricing may vary depending upon each plans' evaluation of the benefit requirements.

As recommended, staff believes the uniform dental plan design outlined in the attachment best meets the needs of the program at this time.

Staff will be at the Board meeting to answer any questions.

Attachment: Uniform Dental Plan Design

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY FOR YOUR PROCEDURE FREQUENCIES AND PROVISIONS.

This is a list of Uniform Dental Benefits and is based upon the Current Dental Terminology © American Dental Association. Codes are provided as a reference and may be subject to change; Plans may substitute alternative codes to provide essentially equivalent coverage.

No payment will be made for a benefit that is not listed.

- Your benefits are based on a Calendar Year. A Calendar Year runs from January 1 through December 31.
- Benefit Period means the period from January 1 of any year through December 31 of the same year. But during the first year a person is insured, a benefit period means the period from his or her effective date through December 31 of that year.
- Covered Procedures are subject to all plan provisions, procedure and frequency limitations, and/or consultant review.
- X-ray films, periodontal charting and supporting diagnostic data may be requested for Plan review.
- We recommend that a pre-treatment estimate be submitted for all anticipated work that is considered to be expensive.
- A pre-treatment estimate is not a pre-authorization or guarantee of payment or eligibility; rather it is an indication of the estimated benefits available if the described procedures are performed.

LIMITATIONS

The following services ***are limited*** under this **Plan**:

- Oral Exams limited to two per year.
- Full Mouth or Panoramic x-rays limited to once every 36 months.
- Bite wing x-rays limited to two sets per year.
- Cleaning of teeth limited to two times per year.
- Fluoride treatment allowed only for a child under age 19, limited to two times per year.
- Sealants allowed only for a child under age 16, and must be applied to non-restored, non-decayed first and second permanent molars, limited to once per tooth per lifetime.

Special note on fillings: On anterior (front) teeth you will have 100% coverage subject to your benefit maximum for both amalgam (silver) and composite/resin (tooth colored) fillings. On posterior (back) teeth, you have 100% coverage subject to your benefit maximum for amalgam (silver) fillings only. If you have a composite/resin (tooth colored) filling on a posterior tooth, you will be responsible for the difference between the amount your provider charges for an amalgam and a composite/resin filling.

EXCLUSIONS

The following are **not Covered Services** under this **Plan**:

1. Services for injuries or conditions that can be compensated under Workers' Compensation or Employer Liability laws.
2. Services or appliances, including prosthetics (crowns, bridges or dentures), started prior to the date the patient became eligible under this dental **Plan**.
3. Prescription drugs, pre-medications or relative analgesia charges for anesthesia connection with covered oral surgery procedures.
4. Preventive control programs; charges for failure to keep a scheduled visit with a dentist; charges for completion of forms; charges for consultation.
5. Charges by any hospital or other surgical or treatment facility, or any additional fees charges by a dentist for treatment in any such facility.
6. Charges for treatment of, or services related to, temporomandibular joint dysfunction.
7. Services that are determined to be partially or wholly cosmetic in nature.
8. Appliances, restorations or procedures for increasing vertical dimension; for restoring occlusion; for correcting harmful habits; for replacing tooth structure lost by attrition; for correcting congenital or developmental malformations, including replacement of congenitally missing teeth, unless restoration is needed to restore normal bodily function; for temporary dental procedures; for implantology techniques or for splints, unless necessary as a result of accidental injury.
9. Treatment by other than a **Plan Provider**, his or her employees, or his or her agents. A Plan may designate and authorize out-of-network providers in the absence of an existing in-network provider or provider network.
10. Dental care injuries or diseases caused by war or act of war, riots or any form of civil disobedience; injuries sustained while committing a felony; injuries intentionally inflicted; injuries or diseases caused by atomic or thermonuclear explosion or by the resulting radiation.
11. Claims not submitted to **Plan Provider** within 90 days from the date the procedure was provided.
12. Dental procedures in cases where, in the professional judgment of the attending dentist, a satisfactory result cannot be obtained.
13. Procedures and services not specifically provided under this **Certificate of Coverage** and procedures and services excluded by **Plan Provider**.

No Deductible
$1,000 Annual Benefit Max per calendar year

IN = In network provider
OON = Out of network provider (Designated and authorized by Plan)

Key Plan Provisions		Covered Services (Examples)
Deductible:	$0 / $0	
Annual Benefit Max:	$1,000	
Diagnostic / Preventive:	100% IN / 75% OON	Evaluations, X-Rays, Fluoride
Restorative:	90% IN / 50% OON	Fillings, Inlays, Onlays
Endodontic:	80% IN / 50% OON	Limited to Pulpal Therapy
Periodontic:	80% IN / 50% OON	Limited to Periodontal Maintenance
Oral Surgery:	80% IN / 50% OON	Extractions
Adjunctive Services:	80% IN / 50% OON	Local Anesthesia, Occlusal Guard
Ortho:	50% (Children Only)	
Ortho Lifetime Max:	$1,500	

DIAGNOSTIC/PREVENTATIVE:

ROUTINE ORAL EVALUATION - exams are limited to two per year.
D0120 Periodic oral evaluation.
D0145 Oral evaluation.
D0150 Comprehensive oral evaluation – new/established patient.
D0160 Detailed & extensive oral evaluation.
D0180 Comprehensive perio evaluation – new/established patient.

LIMITED ORAL EVALUATION
- D0140 Limited oral evaluation - problem focused.

COMPLETE SERIES OR PANORAMIC FILM
- D0210 Intraoral - Complete including bitewings; limited to once every 36 months.
- D0330 Panoramic radiographic image; limited to once every 36 months.

OTHER XRAYS
- D0220 Intraoral periapical first radiographic image.
- D0230 Intraoral periapical additional radiographic image.
- D0240 Intraoral occlusal radiographic image.
- D0250 Extraoral first radiographic image.
- D0260 Extraoral each additional radiographic image.

DIAGNOSTIC/PREVENTATIVE continued:

BITEWING FILMS - limited to two sets per year

- D0270 Bitewing single radiographic image.
- D0272 Bitewings two radiographic images.
- D0273 Bitewings three radiographic images.
- D0274 Bitewings four radiographic images.
- D0277 Vertical bitewings 7 to 8 radiographic images.

PROPHYLAXIS (CLEANING) AND FLUORIDE

PROPHYLAXIS: D1110, D1120

- D1110 Prophylaxis (cleaning) – Adult; limited to twice per year.
- D1120 Prophylaxis (cleaning) – Child; limited to twice per year.

FLOURIDE - limited to twice per year up to age 19

- D1206 Topical application of fluoride varnish.
- D1208 Topical application of fluoride.

SEALANT

- D1351 Sealant - per tooth; limited to once per lifetime up to age 16, first and second molars only.

SPACE MAINTAINERS - limited to primary teeth lost prematurely

- D1510 Space maintainer fixed unilateral.
- D1515 Space maintainer fixed bilateral.
- D1520 Space maintainer removable unilateral.
- D1525 Space maintainer removable bilateral.
- D1550 Recementation space maintainer.
- D1555 Removal of fixed space maintainer.

RESTORATIVE:

AMALGAM RESTORATIONS

- D2140 Amalgam filling - one surface.
- D2150 Amalgam filling - two surfaces.
- D2160 Amalgam filling - three surfaces.
- D2161 Amalgam filling – four/more surfaces.

RESTORATIVE continued:

RESIN RESTORATIONS

- D2330 Resin filling - one surface anterior.
- D2331 Resin filling - two surfaces anterior.
- D2332 Resin filling - three surfaces anterior.
- D2335 Resin filling – four/more surfaces anterior.
- D2390 Resin Crown anterior.
- D2391 Resin filling - one surface posterior; benefits limited.
- D2392 Resin filling - two surfaces posterior; benefits limited.
- D2393 Resin filling - three surfaces posterior; benefits limited.
- D2394 Resin filling – four/more surfaces posterior; benefits limited.

PREFABRICATED STAINLESS STEEL CROWN

- D2930 Prefabricated stainless steel crown primary tooth; limited to once every 3 years per tooth.
- D2931 Prefabricated stainless steel crown permanent tooth; limited to once every 3 years per tooth.
- D2932 Prefabricated resin crown; limited to once every 3 years per tooth.
- D2933 Prefabricated stainless steel crown resin window; limited to once every 3 years per tooth.
- D2934 Prefabricated stainless crown - esthetic coat (primary); limited to once every 3 years per tooth.

MISCELLANEOUS RESTORATIVE

- D2940 Sedative filling; limited to once per lifetime per tooth.
- D2951 Pin retention per tooth; limited to once per tooth.
- D2999 Unspecified restorative procedure by report.

ENDODONTIC:

- D0460 Pulp vitality tests.
- D3110 Pulp cap direct.
- D3120 Pulp cap indirect.
- D3220 Therapeutic pulpotomy.
- D3221 Pulpal debridement primary and permanent teeth.
- D3222 Partial pulpotomy for apexogenesis.
- D3230 Pulpal therapy anterior primary tooth.
- D3240 Pulpal therapy posterior primary tooth.

PERIODONTIC:

- D4910 Periodontal maintenance. Coverage is limited to two procedures per one benefit period.

ORAL SURGERY:

- D7111 Coronal remnants – deciduous tooth; if done for orthodontic purposes, covered at 50% to age 19.
- D7140 Extract Erupted tooth/exposed root; if done for orthodontic purposes, covered at 50% to age 19.
- D7210 Surgical removal erupted tooth; if done for orthodontic purposes, covered at 50% to age 19.
- D7220 Removal impacted tooth soft tissue; if done for orthodontic purposes, covered at 50% to age 19.
- D7230 Removal impacted tooth partial bony; if done for orthodontic purposes, covered at 50% to age 19.

ADJUNCTIVE SERVICES:

- D9110 Emergency treatment/palliative.
- D9612 Therapeutic parenteral drugs.
- D9910 Application of Desensitizing.
- D9911 Apply desensitizing resin.
- D9930 Treatment of complications.
- D9999 Unspecified adjunctive procedure.

ORTHODONTIC SERVICES - limited to age 19, 50% coverage.

- D8010 Limited orthodontic treatment of primary dentition.
- D8020 Limited orthodontic treatment of transitional dentition.
- D8030 Limited orthodontic treatment of adolescent dentition.
- D8040 Limited orthodontic treatment of adult dentition.
- D8050 Interceptive orthodontic treatment of primary dentition.
- D8060 Interceptive orthodontic treatment of transitional dentition.
- D8070 Comprehensive orthodontic treatment of transitional dentition.
- D8080 Comprehensive orthodontic treatment of adolescent dentition.
- D8090 Comprehensive orthodontic treatment of adult dentition.
- D8660 Pre-orthodontic treatment visit; may also be billed out as any combination of D0330, D0340, D0350, and D0470.
- D8680 Orthodontic retention (removal of appliances, construction/placement).
- D8690 Orthodontic treatment (alternative billing to a contract fee).
- D8999 Unspecified orthodontic procedure, by report.
- D9220 General anesthesia – 30 minutes.
- D9221 General anesthesia – 15 minutes.
- D9230 Nitrous oxide sedation.
- D9241 Intravenous sedation analgesia – 30 minutes.
- D9242 Intravenous sedation analgesia – 15 minutes.
- D9310 Consultation – diagnostic services other than requesting provider.