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for dentists involved in managed dental care plans.

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BITING edge

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Ameritas Group
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Who's New



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Meet Tammy Kirkland!

In May 2004, she joined Ameritas as the new provider network specialist serving the Pacific Northwest. Among her many duties, she is responsible for recruiting qualified providers, enhancing provider retention and loyalty, and addressing provider inquiries. Other aspects of the job include resolving compliance issues and marketing at tradeshow.

Tamara Kirkland

For over 12 years, she worked as a Registered Dental Assistant and office manager. She's a member of the American Dental Assistants Association and holds a bachelor's degree in communications and social science from the University of Washington.

Running, biking, skiing, camping, hiking, playing tennis – any chance to get outside will do! Other interests include cooking, shopping, reading and spending time with family and friends. When traveling, she enjoys meeting new people and seeing the sights. She also volunteers at the Ruby Room, a nonprofit organization providing formal gowns to low-income Seattle-area high school girls.

Welcome Tammy aboard by calling 1-877-517-3100 or emailing tkirkland@ameritas.com.

CDT-5 reminder

It's time! New codes become effective January 1, 2005. Please update practice management system software if applicable. Order the official CDT-5 manual from ADA catalog sales by calling 1-800-947-4746.

To remain federally compliant, we will process claims with 2005 service dates using CDT-5 codes and will no longer be able to accept CDT-4 or other invalid code sets. Thank you!

October is...

National Dental Hygiene Month – Visit the American Dental Hygienists' Association web site at <http://www.adha.org/ndhm/> to learn more.

National Orthodontic Health Month – Visit the American Association of Orthodontists at <http://www.braces.org/nohm/> for more info.

Professional Liability FAQs

Part 2 of 2



A Division of Ameritas Life Insurance Corp.
AN AMERITAS ACACIA COMPANY

from The Redwoods Group, Commercial Specialty Insurance
Protecting Today's Dental Practice Environment

The Redwoods Group team wants to be certain that you are aware of the various professional liability insurance policies available to you. This is Part 2 of the most frequently asked questions concerning policies and policy terminology.

In Part 1, we covered:

- Why do I need a Dental Professional Liability Policy?
- What is a Claims-Made Policy?
- How is a Claims-Made Policy priced?
- What is a Retroactive Date?
- What is an Extended Reporting Endorsement (Tail Coverage)?
- What is a Prior Acts Endorsement (Nose Coverage)?

How does an Occurrence Policy protect me? Redwoods' Occurrence Professional Liability Insurance Policy covers claims arising from treatments rendered while the policy was in force, even if the claim is reported after the policy has been canceled. There are no time limitations for reporting a claim with this type of policy.

What are the Limits of Liability? The maximum amount of money Redwoods will pay in the event of a claim is established by the policy's limits of liability. The policy will describe two limits: the maximum amount of money paid for a single claim, and the maximum amount for all claims incurred during a single policy year. The latter is called the aggregate limit. The Redwoods Group policies pay defense costs in addition to the coverage afforded for the settlement of claims against the dentist.

What is a Consent to Settle Provision? The policy's Consent to Settle Provision establishes the conditions under which the insured dentist may

direct his or her professional liability insurer to settle a claim made against the dentist. We always confer with the dentist about consent. Further, there are no surprises, because the dentist receives all correspondence and information pertaining to the claim.

What is Vicarious Liability? In addition to being responsible for their own acts or omissions, dentists also may be liable for the acts or omissions of other dentists, such as an associate, partner, employee or independent contractor. For example, the owner of a dental practice may be held liable for the actions of any dentist working in that practice, even if the practice owner never treated the patient who is alleging an injury. Such liability may be based upon an assumption that the dentist who allegedly committed malpractice was working for the financial interest of the practice's owner, the patient relied upon the reputation of the practice owner in selecting the treating dentist and the dentists in the office were operating as partners, etc.

Redwoods may require that a policyholder provide evidence all dentists working in the same office(s) have adequate amounts of professional liability insurance and the policyholder is named as an additional named insured on the other dentists' policies.

What is a Risk-Purchasing Group? The Federal Liability Risk Retention Act of 1986 was passed by Congress to stimulate competition in the liability insurance market. It sought to increase the number of companies offering this type of insurance by allowing consumers to purchase coverage on a group basis. By forming a risk retention group or a risk-purchasing group, these groups were to be exempt from nearly all state insurance and securities regulations except those of the state in which they were established.

The National Society of Dental Practitioners is a risk-purchasing group. Such groups reduce the regulatory burden on the insurance company by minimizing various reporting and filing requirements. In some states, a company offering coverage through a risk-purchasing group also may be exempt from obtaining approval on rates and policy forms.

Claims Traffic? Why Wait?



Put your dental practice in the "fast lane" with Electronic Claim Submission.

By Tish Kohler, Manager, Group Support Services

Ameritas and First Ameritas are dedicated to e-claims. Electronic claim submission is a fast, easy, efficient way to manage dental insurance claims.

Consider the benefits of filing electronically:

- Faster service. E-claims are processed the same day received.
- Consolidated check mailed in 7 days versus 14 for paper claims.
- Eliminates postage/envelope expenses.
- Less rejection rate and follow up. Claims cannot be 'lost'.
- Transaction Reports are received for all claims submitted.
- Several options available for attachments.
- Ameritas and First Ameritas PPO providers receive a quarterly check reimbursement of 30 cents for each claim submitted through WebMD dental.
- HIPAA compliance is standard with electronic claims.
- Most payers/carriers accept electronic claims.
- Internet is not required.

For more information on electronic claims and how to begin the electronic process, visit the National Dental Electronic Data Interchange Council at www.ndedic.org. This web site also can help determine if electronic claim submission is right for you. Or visit us at www.ameritasgroup.com or www.firstameritasgroup.com, call Tish Kohler at 1-800-487-5553, ext. 2217, or email tkohler@ameritas.com.

Partnering For Healthier Communities

Ameritas & University of Nebraska Medical Center (UNMC) College of Dentistry



There's nothing quite as rewarding as helping others live healthy lives. Like many dental health professionals, Ameritas and UNMC College of Dentistry associates work toward improving the quality of life for those in their communities.

Professor and Dean of UNMC College of Dentistry Dr. John W. Reinhardt, DDS, MS, MPH, explains, "The unique partnership between Ameritas and the UNMC College of Dentistry has given our

students and faculty wonderful opportunities to advance oral health throughout Nebraska and beyond."

With the hands-on support from the college and with Ameritas as a sponsor, this partnership exemplifies what can be achieved when

organizations join forces to work toward a common goal, such as the college's twice-annual Children's Dental Day.

Launched in 2002, this groundbreaking program provides much needed dental care to underserved children in urban and rural Nebraska. Helping about 250-300 children a year, dental day often is the first time many of these kids have seen a dentist. During dental day, students, faculty and staff provide services including preventive and comprehensive dental care, exams, cleanings, sealants, fluoride treatments and x-rays.

Children's Dental Day has made the news in Nebraska and nationally. In the June 21, 2004, [ADA News](#), Dr. Reinhardt and four students were featured in the article, "West Nebraska smiles, Teledentistry makes access-to-care program a snap."

If you are interested in contributing to *Biting Edge*, please e-mail Lori McPherson at lmcperson@ameritas.com.

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