

BITINGedge is a publication produced by Ameritas Life Insurance Corp.
for dentists involved in managed dental care plans.

Ameritas Home Office - Managed Dental Care Division • 800-755-8844

BITING edge

ISSUE NO. 12

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Ameritas Life Insurance Corp.
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Fast, Accurate Electronic Claims

Need another good reason to submit claims electronically to Ameritas and First Ameritas? Here you go... We are now able to pay our electronic claims, via the check consolidation process, in a maximum of 7 days (instead of 14+ days for paper claims) from the date a claim is received!

NDEDIC (National Dental Electronic Data Interchange Council) estimates that submitting claims electronically using a Practice Management System saves the provider's office at least \$1.50 per claim in processing costs compared to paper claims (source: NDEDIC's *EDI Primer for the Dental Office*). Providers also report a 20 percent less rejection rate and 25 percent less follow-up with electronic claims. What's more, Ameritas and First Ameritas pay the transaction fee for our contracted PPO providers who use Healtheon/WebMD (formerly MedE America) and ENVOY Corporation, two nationally known clearinghouses.

For more information regarding electronic claims submission, contact:

Tish Kohler at Ameritas, 1-800-487-5553, ext. 7829
E-mail: tkohler@ameritas.com

Healtheon/WebMD
1-888-416-0673
www.webmd.com

ENVOY Corporation
1-888-545-6127
www.envoy.com

Fun Fact



Our contracted PPO/prepaid providers performed so many dental exams last year that if the patients made a chain by holding hands, they could stretch from the Ameritas Home Office in Lincoln, Nebr., all the way to the Indianapolis 500 Motor Speedway, which is nearly 600 miles away!

1999

Dental Survey RESULTS

The Group Division at Ameritas Life Insurance Corp. (Ameritas) is dedicated to providing the best in affordable dental health solutions for a wide variety of employer groups and individuals.

Each year, our group market research and managed care departments conduct a survey among Ameritas Managed Dental Plan, Inc. (AMDP) prepaid plan doctors, patients and employers in California to assess their level of satisfaction with Ameritas and AMDP.

Overall, satisfaction has increased and the 1999 study results are positive! We're pleased that the doctors, patients and employers associated with our **prepaid** dental plans generally are happy with their overall dental plans and with services performed.

For our managed care dental provider audience, this article focuses on patient and doctor responses. Here's a summary of the results...

Patient Response Highlights

Over the past three years, dentists and office staff have earned consistently high ratings for:

- Appearance and comfort of dental office
- Location of dental office
- Mask and gloves worn by dentist

With the opportunity to bolster satisfaction in these areas, the following issues earned neutral responses in the 1999 survey:

- Instruction on proper oral hygiene
- Amount of time dentist spends with each patient
- Choice of General Providers

These issues continue to concern patients, rating low on the satisfaction scale:

- Availability of appointment times within two to four weeks
- Explanation of fees charged
- Availability of convenient appointment times

Congratulations on a good job in the areas of office atmosphere and mask/glove protocol! And the neutral responses seem to be issues we could move to the satisfactory level. For example, as far as oral hygiene instruction, does your office have a handout for patients? Many doctors' offices contain reading materials, including informational pamphlets related to the doctor's specialty.

For the amount of time spent with patients, maybe all it would take is a relaxed attitude, some eye contact and a smile. Take a moment to express genuine concern for each patient's well being.

Choice of general providers? We make this a priority. The managed care department at Ameritas is continuously growing our panel of qualified dentists. We happily accept dental provider candidate referrals from both patients and current panel doctors. Do you know of a dentist who may be interested? Please, let us know.

Appointment time availability concerns may be eased with empathy and understanding. It's a demanding world. Assure concerned patients that your office staff will call if there's a cancellation, so they can get in sooner. Patient concerns regarding explanation of fees seem to correspond with dentist concerns about patient knowledge of benefits. As for the patient's point of view, getting fee information down on paper and offering a phone number to call for assistance may be all it would take.

In general, it feels great when people take time to smile and offer assistance. Not only can this diffuse negative energy, it shows respect and will keep your customers (and their referrals) coming back!

Doctor Response Highlights

Year after year, what is it our prepaid dentists enjoy most about working with Ameritas and AMDP?

- Overall integrity and honesty of Ameritas and AMDP
- Efforts to encourage and assure delivery of quality care
- Level of understanding concerning the quality assurance methods used

The following issues received neutral responses, and we're working to enhance your satisfaction regarding:

- Number of program exclusions and limitations
- Ameritas managed dental plans as a marketing tool
- Image of Ameritas prepaid dental plans in the marketplace

Areas of concern continue to fall under these categories:

- Patient knowledge of his or her respective dental plan
- Compensation received to deliver quality dental care

Among the neutral issues were number of program exclusions, which vary from plan to plan. Employers and individuals have several choices concerning level of coverage. They also have the option of combining an AMDP prepaid with an Ameritas PPO (Participating Provider Organization) or traditional indemnity product for more choices.

For inquiries regarding marketing or for general information, please contact your respective Provider Network Specialist. Or call our customer service line at 1-800-755-8844 to receive further personalized assistance.

As for patient knowledge, try asking patients to bring their current EOC (Evidence of Coverage) booklet to dental appointments. You could even offer to keep the EOC in the patient's file for future reference. An EOC lists a specific plan's benefits and exclusions. Each prepaid plan member/patient receives his or her own EOC upon acceptance into the plan. If misplaced, the patient may contact his or her employer. If it's an individual plan, the patient may contact AMDP directly for an additional copy.

As a valued member of our managed care team, please know that we continue to review the issues and assess/enhance performance, while at the same time keep our dental health solutions as affordable and competitive as possible. Your partnership is paramount for continued success.

When the 2000 survey arrives this fall/winter, please take a few minutes to review it and let us know how we're doing. *Hope you are having a great summer!*

Who's Who In Managed Care

Meet the East Region Provider Network Specialists!

Our Provider Network Specialists play an important role in helping maintain Ameritas' quality panel of dentists. Major job responsibilities involve recruiting qualified dentists for our Participating Provider Organization (PPO) and Prepaid panels, assisting panel dentists with office and procedural compliance, and investigating dentist and patient complaints. In the last issue of *Biting Edge*, we featured the West Region.



Cary Barnes

Having joined the company in 1991, Cary currently holds the position of regional manager - provider networks - east region in Schaumburg, IL. She earned her bachelor's degree in political science from Wheaton (IL) College and has completed the Dental Assistants National Board's Infection Control Exam. In addition, Cary has earned her FLMI (Fellow, Life Management Institute) designation and is now working toward her CEBS (Certified Employee Benefits Specialist) designation.

Interests include competitive volleyball, running, weight training, golf, gardening, landscaping, hiking and fishing. But her favorite pastimes are spending time with her two-year-old nephew, Drake; her husband, Joel; and their cat, Bean. Cary's parents have homes in Maryland and Colorado, her older brother and family reside in Washington, D.C., and her younger sister and family live in West Chicago.



Jacqueline Jung

As a senior provider network specialist in Tampa, FL, Jacqueline joined Ameritas in 1997, continuing her lifelong interest in the dental industry. For 11 years, she worked as a chairside assistant; for five years, as an office manager. She earned a teaching degree in 1987, taught at Concorde College for three years, then joined the managed care movement in 1990. In 1995 she earned a master's degree in psychology.

Jacqueline's hobbies involve painting and writing. With a wonderful husband of 25 years, she has two grown sons, in addition to a grandson. One of her sons works in a dental lab, which is where she may work when she retires. She said she loves her work, but more than that she loves life and all its delightful experiences.



April Smith

April began working for Ameritas in 1998 as a provider network specialist in Hasbrouck Heights, NJ. She studied at Johnson & Wales College in Providence, RI, and has served the insurance industry for more than 14 years. Previous work experience includes holding a management position for a third-party administrator. Continuing education studies involve the completion of OSHA (Occupational Safety and Health Administration) training requirements for dental offices.

April enjoys golfing, reading and volunteering for the Big Brothers/Big Sisters organization. Her mother resides in New Jersey and her father lives in Florida.



Sandy Tuwalski

Sandy joined Ameritas in 1997 as a provider network specialist in Parma, OH. Having worked in the dental field for 13 years, she has performed the responsibilities of receptionist, office manager, financial coordinator, business manager and assistant. She said she loves working in dentistry - she gets to meet so many interesting people. She's also enjoyed seeing dental technology become so sophisticated.

Her hobbies are walking/hiking through the area's Metro Parks, golfing, bowling, dancing, sailing and swimming. She also enjoys family activities and lunch/shopping with her daughters: Sherri, who's been married to John for 11 years, and newlywed Michelle, who's been married to Jim for seven months. Sandy and Miss Callie—her cat—share an apartment where Miss Callie allows Sandy to work, pay the bills and fill her bowl with kibbles!

If you are interested in contributing to *Biting Edge*, please e-mail Lori McPherson at lmcperson@ameritas.com. © 2000 Ameritas Life Insurance Corp. Ameritas group dental products are available nationwide, except in New York where products are available through First Ameritas Life Insurance Corp. of New York. Ameritas Managed Dental Plan, Inc., is a wholly owned subsidiary of Ameritas Life Insurance Corp., offering individual and group prepaid dental plans in Southern California. In Florida, prepaid plans are available through Ameritas Life Insurance Corp. Ameritas and the bison symbol are registered service marks of Ameritas Life Insurance Corp. The Dental Health Experts is a service mark of Ameritas Life Insurance Corp. All are used with permission.