

BITINGedge is a publication produced by Ameritas Group Dental
for dentists involved in managed dental care plans.

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

BITING edge

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Ameritas Life Insurance Corp.
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Who's Who



Meet Deb Ramsay! She's been involved in managed care activities at the Ameritas home office since 1994. As liaison between group marketing and our managed care teams, she works with a variety of issues. She's responsible for assisting with managed care planning pertaining to marketing materials, chosen markets, recruiting, persistency, work flow and imaging. As a trainer, she's well versed in managed care philosophies. She performs onsite dental office visits in the Lincoln, Nebr., area; handles external complaints; and is involved with Ameritas Managed Dental Plan, Inc. (Costa Mesa, Calif.) audits, compliance and quality assurance.

At home, family sports activities keep Deb and her husband, Brad, on the go. Their sons, Drew, 13, and Jake, 9, are involved in soccer, basketball, baseball, track and football. Brad coaches many of the teams and Deb cheers during the games, which often advance to regional and national tournaments. During personal time, Deb enjoys cookbooks, music, running, gardening and volunteering at school/church.

Say "Hello!" to Deb by calling 1-800-543-7784, ext. 7344, or by emailing her at dramsay@ameritas.com.

Prepaid Providers:

Specialty Referral Guidelines Policy & Procedures are available upon request in accordance with HCFA (Healthcare Financing Administration) regulation. If you have misplaced your prepaid provider manual containing the guidelines, contact our Provider Relations Department at 1-800-755-8844.

Californians:

On January 1, 2001, California Senate Bill 1903 was implemented, revising the Confidentiality of Medical Information Act (CMIA) and related civil codes. These revisions prohibit the sharing, selling and use of medical information applicable to corporations and affiliates; allow an adult patient to make perceived corrections to part of his or her patient record as a specified addendum; and require health care providers to attach that addendum to the patient's record.

In accordance with these updates, Ameritas Managed Dental Plan, Inc., informs all of its California plan members and providers that: "No associate of the Plan, contracting provider or separate contracted entity shall disclose any confidential medical information to any entity, except where applicable by local, state or federal law or where written authorization is obtained from the patient or legal guardian."

Alternate Benefits

For Participating Provider Organization Insureds



by Michael J. Dowd, DDS,
Ameritas Dental Consultant

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ith today's high-tech dentistry, it's important to educate insureds about their dental treatment options. What's covered under the dental policy? What's not? Does the policy contain alternate benefit provisions? What's the best treatment solution?

Although most basic or routine dental procedures are covered by the patient's dental policy, patients like the power of having a choice whether or not to pursue more aesthetic or elective procedures. Discussion of diagnosis and treatment options during the first appointment, before dental work begins, is the best way to disclose costs upfront to allow the patient to make an informed decision.

It's similar to shopping for a car. The buyer can afford a stripped-down model, but is he or she willing to pay extra for a sunroof or keyless entry? Did the salesperson inform the buyer about extra options and associated costs? A buyer's decision to spend discretionary funds on most products or services has to do with aesthetics, comfort and convenience.

With the rising costs of dental services and insurance, purchasers and plan administrators must carefully administer their products to minimize the escalation of premiums while enabling patients' freedom of choice regarding treatment options. When properly administered, the alternate benefits provision of a dental plan allows the dentist and patient to select the procedure of choice. Then the dentist may charge the negotiated fee for the service performed, allowing the plan to contain costs by reimbursing for the least expensive alternate treatment option.

At Ameritas and First Ameritas, we strongly encourage pre-treatment estimates. You may file multiple estimates for various treatment options, so your patients can make informed decisions and consider their financial obligations. The decision for treatment is between you and your patient, but in today's economy it's smart to plan ahead.

Access Ameritas!

Machines make our world an easier place to live. Washing machines, microwave ovens, you name it. The same goes for touch-tone telephones and computers with Internet. By calling an 800 number or logging on to the Internet, automated answers to routine inquiries are available nearly any time of day.

When using automated systems, allow yourself time to listen or read through each option available. Have necessary information ready such as an insured patient's last name and Social Security Number. (Of course, a customer service rep will always be happy to take your call during normal work hours!)

TOUCH-TONE PHONE

Ameritas Group Dental: Call 1-800-487-5553 or 1-800-487-5554
First Ameritas Life Insurance Corp. of New York: Call 1-800-659-5556

- for automated dental eligibility, deductible/maximum, preventive/basic services, major services information and more
- for orthodontic eligibility or benefits
- for dental or ortho claim status info
- for the company mailing address
- to request a benefit summary by fax (have your fax number ready)

Ameritas Managed Dental Plan, Inc./CA: Call 1-800-336-6661

- for automated eligibility information
- for customer service
- for sales
- for claims or specialty referrals information

INTERNET

Log on to www.YourDentalSolutions.com or, in New York, www.NY.YourDentalSolutions.com for:

- Client (insured patient) benefits information
- Claim status (most recent claim filed)
- Claim forms
- Provider lookup
- Join our Panel
- Newsletters (BitingEdge)
- More!



Fun Fact

Used to trap prey, the bottlenose dolphin's teeth are all of equal size and shape. These mammals only get one set of teeth to last their entire lifetime!

Office Safety

Staff

- * Avoid walking and reading at the same time.
- * Don't leave file drawers open and unattended.
- * Store heavy objects in the bottom of cabinets/closets.
- * Carry only what you can easily manage or use a cart.
- * Avoid bending at the waist, twisting or overextending your body.
- * Lift with your legs (not your back).
- * Push (rather than pull) when possible to make your legs do the work.
- * Don't stand on chairs or desks to reach objects. Use a stepladder.

Environment

- * Arrange work stations to maximize comfort.
- * Maintain indoor air quality with a ventilation system. Change filters regularly.
- * Keep stairs/floors clean and dry to avoid slipping.
- * Make sure carpets are well secured to stairs/floor.
- * Maintain clean restroom. Provide soap, wash basin and paper towels.
- * Clean and disinfect work areas, phones, etc.
- * Follow safety policies for handling and storing hazardous materials.
- * Provide first aid kit and protective gear to guard against infectious materials.

Electrical

- * Replace damaged/frayed electrical cords or damaged plugs/outlets.
- * Avoid running cords across walkways or under rugs/floor mats.
- * Don't use electrical equipment in a wet/damp environment.
- * Unplug machinery/appliances before clearing jams, etc.
- * Extension cord plugs need a third prong (ground prong).
- * Extension cords should be removed and unplugged after use.

Fire

- * Keep aisles, hallways, doorways and exits clear. Label exits.
- * Maintain fire extinguishers, alarms and sprinkler systems. Educate staff in use of extinguishers.
- * Store flammables in approved containers.

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

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