



CareFirst - Dental Plan Analysis Beyond the Spreadsheet

Many dental carriers have designed their products to look very good on the spreadsheet, but often contain unfavorable restrictive language buried deep in the contract. These carriers are often establishing oral health policy from a *risk management perspective*.

CareFirst approaches dental contract policy from a *health care perspective* designed to ensure *appropriate oral health care and treatment*.

The dental experts at CareFirst will assist with plan a document review and compare for any size group. This deep dive review will help identify the hidden contract takeaways which can often shift cost to the patient.

As an example, coverage of posterior (rear) composite fillings can no longer be a simple question asking if they are a covered service. Several carriers consider them a covered service, but apply a reduced alternative treatment benefit when processing. This two-step language was developed recognizing legislation which requires a service to be covered for the network provider to honor their agreed upon discount. In the end, a patient receives less and is balance billed.

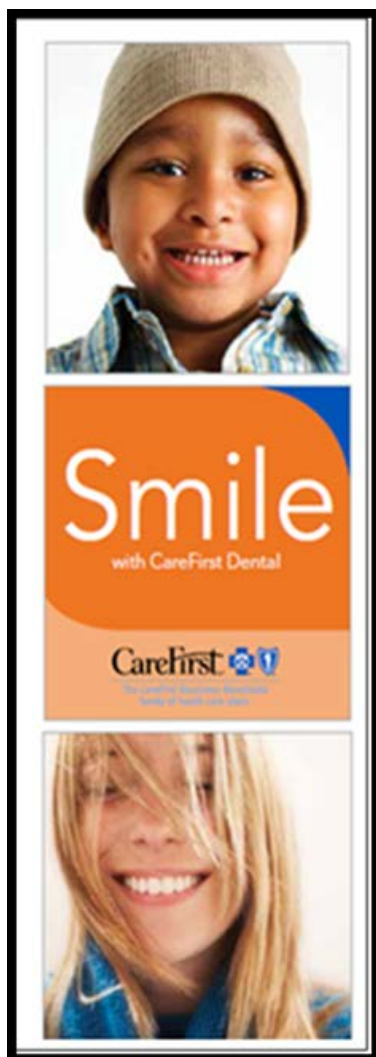
Key Areas of Focus:

- Plan design – identify basic differences such as maximums, deductibles and service classes
- Covered services such as composite fillings, implants and orthodontics
- Pre-existing condition limitations and exclusions
- Missing teeth limitations and exclusions
- Waiting periods
- Frequencies on services – fillings, crowns, dentures (some carriers limit replacement crowns and dentures to every 10 or even 12 years versus a more typical 5 years).

The CareFirst dental experts will also provide carrier specific network access comparisons from valid third party data sources. Almost every carrier contracts network providers at two or more reimbursement levels; we can help carve up the *whole* reported network number which often includes 30-40% of providers reimbursed well above the carrier's self-reported discount. This is another hidden cost shift to the patient.

- The CareFirst dental network in MD, DC and NoVA exceeds all other carriers; with 94% of providers contracted at our deepest discount. It is supported by one of the largest national networks with over 123,000 unique providers.
- The CareFirst dental networks in MD, DC and VA rank first for *effective discount* (third straight year) out of 14 participants in the nationally recognized and referenced Ruark Consulting LLC, 2015 Dental PPO Network Study. The leading national carriers all participate in this leading industry study.

The end goal is to equip to and your clients with comprehensive data to make an educated decision on dental - the benefit employees use twice a year.



This analysis is designed to recognize CareFirst as the best dental value in the region. Bundling dental with medical under CareFirst brings added bonuses. It simplifies the administration and streamlines the patient on-line services. In the near future

(targeted for 2018), CareFirst care management programs for high risk medical population will include comprehensive patient dental care treatment history when a CareFirst dental customer. This will ensure the patient receives appropriate dental care coordinated through their primary care team.

Getting a CareFirst dental quote is easy, it follows the identical procedure as used to get medical quotes.