

Delta Dental Is Your Partner to Bring Smiles Back to Tennessee

As health care providers, you know the importance of protecting health and safety as much as possible. Delta Dental of Tennessee has made it part of our mission to help our community partners, clients, and especially our dental providers through the challenges they're facing.

Operation #SmilesMatter

In mid-March, the COVID-19 pandemic shut down dental offices across Tennessee to all but emergency care. Many dentists have since returned to work

and are safely scaling back up their practices, but we know your business may have struggled to catch up and to find the necessary supplies you need to see patients safely.

We established Operation #SmilesMatter, a \$1,000 grant program, to help you get the supplies, equipment and technology you need to reopen and get back to full operating capacity. For more information on this program, See "Operation #SmilesMatter" below.

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Operation #SmilesMatter for Dentists

Between requests for dentists to voluntarily turn over PPE inventories early on in the pandemic and the increased costs for supplies as you started opening your practice back up, Delta Dental knew this would create a difficult situation for dental offices. For this reason, we committed more than \$3.3 million for Operation #SmilesMatter, a grant program to help dentists acquire much-needed supplies, equipment, and technology as they reopened practices following COVID-19-related closures.

"We recognized dentists were the first to step up and help frontline responders in a great time of need," said Phil Wenk, Delta Dental of Tennessee president and CEO. "Our policies and agreements with dental offices prevent them from charging our members for infection control. We wanted to help respond to a need and support all of the dentists in our state."

Here's how it works:

- Operation #SmilesMatter grants are available to all licensed dentists practicing within the state of Tennessee who have active NPI numbers.

- Each eligible dentist will receive a \$1,000 grant.
- This program will be administered through Henry Schein, Inc. in the form of a credit on the eligible dentists' account with Henry Schein, to be used towards existing account balances and then toward any future purchase of any dental products and/or services from Henry Schein.
- All value under this program is provided by Delta Dental of Tennessee. Recipient criteria and direction of the program has been determined by Delta Dental of Tennessee.
- If you do not currently have an account with Henry Schein, visit Tennessee.DeltaDental.com/PPE for instructions on setting one up to receive your grant.

To-date, approximately 30% of dentists have yet to claim this funding. Applications must be received not later than November 2, 2020. The credit will not be considered after that date.

Need more information or want to claim your funding? Visit us at Tennessee.DeltaDental.com/PPE for the application and frequent questions.

Embezzlement and Insurance Fraud – Are You in Danger?

by David Harris and Terri Wilson

When you open yourself up to fraud or embezzlement, you do more than lose money. You lose your integrity, your patients' trust, and possibly your freedom. You also hand unethical staff the keys to your livelihood.

Remember the game Monopoly? One of its features was a card that you could obtain that would allow you to get out of the "jail" that stood in one corner of the board immediately and without having to pay a fine.

Without realizing that they are doing so, dentists may be handing similar privileges to their staff, rendering themselves incapable of taking action against a dishonest employee. If an employee recognizes this inability to act, it puts them in a position of tremendous power.

One thing is clear – the prevalence of embezzlement is increasing. A recently-released survey by the American Dental Association showed that 47% of the dentists surveyed had experienced embezzlement. This is up from 35% a decade ago.

So what unwitting actions by a dentist surrender the upper hand to a stealing employee? Normally, this happens when the doctor commits ethical breaches that are visible to a staff member. The employee then acquires knowledge that can be bargained in exchange for the dentist's inaction on crimes committed by the employee.

Ethical lapses can take many forms. For example, dentists who put cash payments in their pocket, who do not deposit them in the practice's bank account, usually exclude these payments from what they report to the IRS. Tax evasion is a serious crime, and can result in fines and jail time, and an employee who is aware of what is happening (and they normally will be) has significant leverage over the practice owner.

Inappropriate personal relationships such as an extramarital affair might not result in jail time, but because the dentist was understandably unwilling to face the consequences of exposure, this also creates a place of power for an employee who has knowledge of it.



A third area of vulnerability occurs when a dentist cuts corners with a patient's dental insurance. Sometimes the motive for the dentist is financial gain, and at other times the offending dentist is trying to minimize the patient's out-of-pocket cost. Regardless of the motive, the potential consequences are severe and can include loss of the dentist's license, damage to reputation, and prison.

When it comes to insurance fraud, the numbers are staggering. A conservative estimate is that 20% of claims costs in this country are due to fraudulent activity. Forty-eight states plus the District of Columbia have made insurance fraud a "specific crime" with only Virginia and Oregon lacking an insurance-fraud law.

Medical identity theft is another epidemic, and it includes dental insurance. Victims of this crime often do not find out about it until several months after it has been perpetrated. The average cost to the victim who has had their health ID stolen is around \$13,500, not including the hundreds of hours spent trying to clean up their ID.

While identity fraud is certainly an issue for dental offices, other types of fraud that occur in the dental office

can look a little different. Sometimes the staff may not even realize that their office's common practice can be classified as dental insurance fraud. Let's consider some examples of practices that can be considered fraudulent:

- Waiver of co-payments, co-insurance and deductibles or giving discounts without notifying the insurance carrier
- Altering dates of service to help a patient get the benefits of their dental insurance that has expired or will be expiring soon
- Not using appropriate codes to identify actual procedures performed in order to maximize dental insurance coverage
- Participating dentists of certain insurance plans submitting claims for services performed by a non-participating (non-credentialed) dentist within their practice and falsifying who actually performed those services
- Not disclosing existence of additional insurance coverages
- Upcoding
- Charging different fees to different groups of people for the same procedure
- Using a dental insurance ID that does not belong to the patient

- Limiting appointment times to select patients with lower reimbursement insurance coverages

The Tennessee Health Care False Claim Act clearly states the guidelines of what is considered to be unacceptable billing practices. Another good resource is the Tennessee Board of Dentistry's Rules and Regulations (Rule 0460-02-.11, Section 3) that address Third Party Payor Practices.

Ignorance is not bliss when it comes to the rules and regulations for the billing of dental services. Understanding the laws around fraud and helping your employees to do the same ensures that you know what is best for your practice and that your staff is in a position to help you make the most of it. On the other hand, putting yourself in a compromising position, whether personally or professionally, leaves your practice open to unscrupulous people who will take advantage of it.

David Harris is the founder and CEO of Prosperident, a company that specializes in helping protect dental professionals from financial crimes committed against them. For information, visit Prosperident.com. or call 888-398-2327

Terri Wilson is a Professional Relations Network Representative for Delta Dental of Tennessee. She has been a dental practice consultant for more than 30 years and specializes in dental billing and coding, medical cross-coding and patient communication. Terri is available to do speaking engagements for dental study clubs as well as other CE events. Contact her at twilson1@deltadentaltn.com.

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Community Outreach

June marked our 5th annual Tennessee Oral Health Smile Power Week. Like many other events, it focused on digital communication, and our CEO, Dr. Phil Wenk, published an editorial across the state reminding Tennesseans that taking care of their oral health was just as important as ever and that their dental teams know how to keep them safe.

In July and August, our Smile180 Foundation also announced \$1.1 million in Covid-19 relief grants to dental clinics across Tennessee and more than \$325,000 in matching funds to children's hospitals whose regular fundraising efforts have been curtailed by social distancing needs.

Dental Office Tools

We know that you're doing your best to streamline and make your practice as efficient as possible, and Delta Dental of Tennessee has also provided some tools to help you quickly view patient information and receive payment for your claims. Filling out and mailing or faxing paper claims can be a hassle, and receiving a check payment means more time that you're waiting for your money.

For more prompt processing of your claims, we recommend you submit claims through the Dental Office Toolkit (DOT) or other electronic clearinghouses. We have several DOT tutorials on our website to help you get started, at Tennessee.DeltaDental.com/Dentists. All patient information, including benefits and eligibility, pretreatment estimates and more, is available in DOT as well as through our interactive voice response and fax-back services at 1-800-223-3104.

We also offer payment by EFT, providing a fast turnaround to your payment requests. When you submit claims through DOT and combine that with our EFT payment method, you can receive payment for claims in as little as 24-48 hours, a big help for cash flow.

Your Delta Dental Professional Relations team is available to help if you have questions about Dental Office Toolkit, our Operations #SmilesMatter grants or anything else. Email us at ProfessionalRelations1@DeltaDentalTN.com or call 1-800-223-3104 for assistance. Our network dentists are one of our greatest assets, and we're here to help.

New Delta Dental Groups

Delta Dental of Tennessee welcomes the following new groups.

Chick-fil-A of Bartlett	Bartlett	Complete Welding and Fabrication, Inc.	Jacksboro
Barrett's Lawn Care LLC	Bluff City	Mission Ready Solutions, Inc.	Jacksboro
Kintronic Laboratories, Inc.	Bluff City	Radiation Business Solutions	Joelton
American Addiction Centers	Brentwood	Associated Oral & Implant Surgeons	Johnson City
Boyce & Associates	Brentwood	Adrienne Webster, EA Tax & Accounting Services	Knoxville
QualDerm Partners, LLC	Brentwood	Alpha Drywall Systems Incorporated	Knoxville
TruStar Marketing, LLC	Brentwood	Big Brothers Big Sisters of East Tennessee	Knoxville
FreightWaves, Inc.	Chattanooga	Choices in Senior Care, LLC	Knoxville
Plant Drives & Systems, Inc.	Chattanooga	Contract Furniture Alliance	Knoxville
Positive Spin, LLC	Chattanooga	DoctorsManagement	Knoxville
Richmont Graduate University	Chattanooga	East Tennessee Neurology Clinic	Knoxville
RSS Insurance	Chattanooga	Engert, LLC	Knoxville
Clarksville Housing Authority	Clarksville	Evergreen Services, LLC	Knoxville
DoctorsCare	Clarksville	Fabriteq, LLC	Knoxville
Gateway Animal Care Group	Clarksville	Greenstalk Landscapes, LLC	Knoxville
Mid-South Security Group	Cordova	Ijams Nature Center of Knoxville	Knoxville
S/G Electronics, Inc.	Cordova	Impact Signs and Branding Corp	Knoxville
StatLink MD, LLC	Cordova	Innovate Manufacturing	Knoxville
Steve Jones Chrysler Dodge	Dickson	Ionogen, LLC	Knoxville
Aries Clean Energy, LLC	Franklin	Knox Chapman Utility District	Knoxville
Chappell Smith & Associates, Inc.	Franklin	Knoxtex LLC	Knoxville
Civil Constructors	Franklin	MEDIC Regional Blood Center	Knoxville
Cumberland Consulting Group, LLC	Franklin	Mynatt Funeral Home, Inc.	Knoxville
Heritage Foundation	Franklin	Petros Company Stores	Knoxville
Lios Solutions, Inc.	Franklin	Rand Property Management, LLC	Knoxville
National Seating & Mobility	Franklin	Red Stag Fulfillment	Knoxville
Perception Health	Franklin	Sequoyah Hills Presbyterian Church	Knoxville
Provisions Group, LLC	Franklin	Redi Shade Inc	Knoxville
Randa Solutions	Franklin	System Improvements, Inc.	Knoxville
Patty Construction, Inc.	Friendsville	Systematic Power Solutions, LLC	Knoxville
ProActive Heart & Vein Center	Germantown	The Skin Wellness Center	Knoxville
Music City Fire Sprinkler	Hendersonville	V & V Construction	Knoxville
People Express Inc	Hendersonville		

If you have any questions regarding coverage for any Delta Dental of Tennessee groups you may check eligibility online at www.DentalOfficeToolkit.com or call Customer Service at 800-223-3104.

Wheel Recovery Systems	Knoxville	Country Music Association (CMA)	Nashville
Wyatt Insurance Services, Inc.	Knoxville	Crosslin, PLLC	Nashville
Thompson Machinery	La Vergne	design LAB, Inc.	Nashville
The Tisdale Group	Lebanon	Digital Console Rental	Nashville
Apex Canvas Company	Loudon	Emma, Inc.	Nashville
Cornerstone Church of Nashville	Madison	Fishbowl Spirits, LLC	Nashville
2150 Enterprises, LLC	Maryville	Genesis Diamonds, LLC	Nashville
Advanced Catalyst Systems, LLC	Maryville	Hardaway Construction Corp.	Nashville
Blount County Government	Maryville	Mercy Multiplied	Nashville
Knoxville Petland	Maryville	Monroe Operations, LLC	Nashville
RLR Electric, LLC	Maryville	Nashville Downtown Partnership	Nashville
Rocky Top Tours, Inc.	Maryville	National Institute for Excellence in Teaching	Nashville
South Blount Utility	Maryville	Pancoast Benefits	Nashville
Southern Glass	Maryville	Gray Line Tennessee	Nashville
AutoZoners, LLC	Memphis	Facility Planners	Nashville
B&G Distributing	Memphis	Southeast Venture, LLC	Nashville
Community Health Care	Memphis	Southern Machinery	Nashville
Federal Alarm Company	Memphis	Steve Ward & Associates, Inc.	Nashville
Friends of Levitt Pavilion Memphis, Inc.	Memphis	T J Martell Foundation	Nashville
JCAP Management LLC	Memphis	The BF Group	Nashville
Journey Community Schools	Memphis	Waller Lansden Dortch & Davis LLP	Nashville
Lipscomb & Pitts Insurance, LLC	Memphis	Church of the City New York	New York
Med-Care Ambulance, Inc.	Memphis	Newport Federal Bank	Newport
Memphis Consulting Group, LLC	Memphis	American Magnetics, Inc.	Oak Ridge
Memphis Redbirds, LLC	Memphis	Explore Oak Ridge	Oak Ridge
Standpoint Consulting, LLC	Memphis	Faist Light Metals	Ripley
The Tailored Staff	Memphis	Smyrna Auto Wash, LLC	Smyrna
Tracelogix Corp	Memphis	Mid-South Turf Professionals, LLC	Somerville
White Gold Mills, LLC	Memphis	Summertown Metals	Summertown
Dominion Siding, Inc.	Mount Juliet	Livesay Family Medicine, P.C.	Tazewell
Evergreen Cemetery	Murfreesboro	DWR, Inc.	Vonore
4Patriots, LLC	Nashville	Schubert Funeral Home	Wartburg
AllianceBernstein	Nashville	Wartburg Tool and Die, Inc.	Wartburg
Calvert Street Group	Nashville	Wayne County Rock, Inc.	Waynesboro
Centurion Products, LLC	Nashville	Crossroads Medical Group	White House
CSDG	Nashville		

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New Delta Dental Providers

Delta Dental of Tennessee welcomes our new and returning contracted providers.

Maxwell Bradley	Adamsville	Emily Gimness	Cleveland
Allison Bradley	Adamsville	Andrew Matta	Cleveland
Philip Bates	Alcoa	Sushil Pakhrin	Cleveland
Manuel Montealegre	Antioch	Peter Stanley	Cleveland
Matthew Vaughan	Ardmore	Anne Olson	Collierville
Samer Dweik	Arlington	Kathryn Sneed	Collierville
Kelli Grubbs	Arlington	Gina Hanafi	Columbia
Taylor Watson	Athens	Eric Hall	Cookeville
Mena Azab	Bartlett	Dhiren Kshatri	Cookeville
Tod Singer	Bolivar	Amanda Ahmad	Copperhill
Katherine Bell	Brentwood	Kevin Corvacho	Crossville
Carolyn Dundon	Brentwood	Carmen Quirk	Crossville
Savannah Hartman	Brentwood	Joshua Walker	Crossville
Katherine McKitrick	Brentwood	Victoria Childers	Dandridge
Shelby Nelson	Brentwood	Raven Jackson	Dickson
Jonathan Shadburne	Brentwood	Katherine Hughes	Dyersburg
Meghana Sthanam	Brentwood	Amber Pearce	Elizabethton
Valerie Warren	Brentwood	Ryan Hunt	Farragut
Madison West	Brentwood	Luis Mariusso	Farragut
Kevin Peterson	Brentwoos	Sean Abrams	Franklin
Tyler Davis	Bristol	Nisha Waits	Franklin
Amber Gibson	Centerville	Skylor Morton	Gallatin
Edward Urbina	Centerville	John Klecker	Germantown
Taylor Blaylock	Chattanooga	Michale Lowery	Germantown
Alexander Harris	Chattanooga	Brent Cornette	Greeneville
Ngoc Lan Huynh	Chattanooga	Perry Joiner	Greeneville
Tyler McCubbins	Chattanooga	Kathryn Roberson	Greeneville
Eric Palacios	Chattanooga	William Cone	Hendersonville
Caitlin Slade	Chattanooga	Michael D'Ambrosio	Hendersonville
Mary Stanley	Chattanooga	James Fili	Hendersonville
Nicolas Bisig	Clarksville	John Houston	Hermitage
Taylor Bivens	Clarksville	Nidhi Shah	Hermitage
Lauren Carlson	Clarksville	Kristina Shuba	Hermitage
Burke Devlin	Clarksville	Emily Swanson	Hermitage
Joseph Ferguson	Clarksville	Mary Beth Peaks	Hixson
Jae Lee	Clarksville	Jesse Pollom	Hixson
Gregory Spencer	Clarksville	Kenneth Groshart	Jackson
Jonathan Gibbs	Cleveland	Alanna Heflin	Jackson

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John Pickering	Jackson	Stephen Kaufman	Milan
Chaz Ainsworth	Kingsport	Rushelle Julien	Mount Juliet
Ryan Dowling	Kingsport	Jay Kuderewski	Mount Juliet
Andrew Ferraro	Kingsport	Jeremy Sprouse	Mount Juliet
Elisabeth Belter	Knoxville	Anissa Burgess	Murfreesboro
Steven Brock	Knoxville	Kayla Carr	Murfreesboro
James Goglia	Knoxville	Wesley Chladny	Murfreesboro
Sonia Hafner	Knoxville	Ujjwal Dhankhar	Murfreesboro
Marissa Hilliard	Knoxville	Wainscott Hollis	Murfreesboro
Allen Langford	Knoxville	Stedman Hurdle	Murfreesboro
Connor McCall	Knoxville	Amera Qureshi	Murfreesboro
Jeffrey McKnight	Knoxville	Michael Seelig	Murfreesboro
Chase Nieri	Knoxville	Sasha Curry	Nashville
Craig Nikolaus	Knoxville	David Donelson	Nashville
Austin Owen	Knoxville	Alexander Dozier	Nashville
Ashley Russell	Knoxville	Alexandra Fili	Nashville
Kevin Shepherd	Knoxville	Zachary Hutchens	Nashville
Richard Witmer	Knoxville	Shanika Maddox	Nashville
Dhiren Zaveri	Knoxville	John Simmons	Nashville
Michael Strait	Lebanon	Derek Smith	Nashville
Megan Tobin	Lebanon	Eva Xiong	Nashville
Shamer Walker	Lebanon	Blaine Ammon	Oak Ridge
Scott Walters	Loudon	Justin Dinsmore	Oak Ridge
John Carney	Madison	Robert Pryor	Oak Ridge
Caitlin Rudsenski	Martin	Brian George	Old Hickory
Kelsey Gardner Lapore	Maryville	Arturo Lopez	Ooltewah
Tommy Spears	Maryville	Randall Rose	Portland
James Bennett	Memphis	Douglas Andreasen	Powell
Shuya Bi	Memphis	David Dickey	Powell
Kathryn Boyd	Memphis	David Harger	Powell
Christian Cain	Memphis	Christopher Reece	Pulaski
Thomas Cooner	Memphis	Samuel Thomas	Seymour
Elizabeth Felton	Memphis	Gregory Bouldien	Smyrna
Ignatius Ginski	Memphis	James Kiser	Smyrna
Jason Glick	Memphis	Miranda Lee	Smyrna
Jessica Gursakal	Memphis	Taylor Reeves	Smyrna
Amelya Hardaway	Memphis	Merwin Scruggs	Smyrna
David Harris	Memphis	James Cantrell	Sneedville
Christopher Marshall	Memphis	Matthew Bidwell	Spring Hill
Huey Phillips	Memphis	Tara Grzetic	Spring Hill
Orpheus Tripett	Memphis	An Ta	Sweetwater
Vance Tutor	Memphis	Jared Britt	White House
Hamid Yazdi	Memphis		

If you have any questions regarding coverage for any Delta Dental of Tennessee groups you may check eligibility online at www.DentalOfficeToolkit.com or call Customer Service at 800-223-3104.

***Roadmap to a Profitable Dental Practice* Now Online**

Since joining us, Terri Wilson has been traveling the state and talking with dentists and dental professionals about how they can become more profitable. She took advantage of the last few months to update her *Roadmap to a Profitable Dental Practice* continuing education course and make it available on-demand.

“This is a presentation about ways dental practices can increase their revenues,” says Wilson. “I wanted to share some of the things I’ve learned through more than 33 years of working in dentistry, including 24 years as a consultant.”

This one-hour course touches on a range of topics, from COVID-19’s impact on the dental practice and the importance of a dental team presenting a united front to patient education and how to showcase your patients’ smiles to show others how you can help make their smiles more beautiful.

“Our on-demand course is an abbreviated version of a program I’ve put together,” says Wilson. “I look forward to getting back out on the road and sharing that across the state. In the meantime, this is an easy and convenient

way for dental professionals to get some needed CEUs.”

Roadmap to a Profitable Dental Practice is available through this QR code or on the Delta Dental website at <https://tennessee.deltadental.com/cecourse>.

