



Dental Connections

2024 Medicare Annual Election Period – New Dental Benefits!

It's that time of year again – the 2024 Medicare Annual Election Period (AEP) is upon us. Starting on October 15 through December 7, 2023, members eligible for Medicare can make changes to (or choose to remain in) their current Medicare plan for the coming year. In this article and throughout the newsletter, we'll outline the rich dental benefit enhancements we've made to our 2024 Medicare Advantage plans, and we'll address some common questions about the Medicare Advantage product portfolio as well as your participation with Blue Cross Dental and our Medicare Advantage plans.

We are doubling down on our mission to provide affordable, high-quality overall healthcare. Beginning on January 1, 2024, in addition to the basic dental services we already offer we've added the following services to **all** Medicare Advantage plans:

- Root canal therapy
- Surgical periodontal services
- Non-surgical periodontal services*
- Oral surgery & general anesthesia

* Non-surgical periodontal services provided to members diagnosed with coronary artery disease, or diabetes is covered at 100% and is not applied towards the member's calendar year maximum.

Best of all, covered services on **all** plans are reimbursed at 100% of the allowable charge. That's right, members have a **\$0 co-pay** on all covered services, and with calendar year maximums ranging from \$1500 - \$3000, our members have plenty of reasons to make their oral health a priority!

Don't forget that Medicare Advantage members also receive up to \$1500 a year to help offset cost share with the ease of the Flexible Benefit Card. While all covered dental services are reimbursed at 100%, these extra dollars can be used for things like a third cleaning, or for services that exceed the calendar year maximum. The card can be swiped in your office, like how patients use a flexible spending account (FSAs) card or a health savings account (HSAs) card.

If you, or your patients would like more information about our BlueCHIP for Medicare Advantage plan offerings, please visit bcsri.com/medicare.

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Medicare Advantage & Your Blue Cross Dental Network Participation

You already know that all our Medicare Advantage products include dental coverage, but did you know that over 66,000 Rhode Islanders have a Blue Cross & Blue Shield of RI (BCBSRI) Medicare Advantage plan? Additionally, as a CMS 5-Star rated health insurer, eligible Rhode Islanders can purchase our plans any time throughout the year, not just during the Annual Election Period, so we are continually growing our membership.

The dental benefits included in our Medicare Advantage plans are considered supplemental benefits and are not covered by traditional Medicare. These are Blue Cross Dental products that are embedded in the Medicare Advantage plan and are treated the same as all Blue Cross Dental products. This means you can treat our Medicare Advantage members even if you've "opted-out" of federal Medicare. As a participating dentist with Blue Cross Dental, whether you treat one of our commercial (group), Dental Direct (individual), or Medicare Advantage members, you receive the same reimbursement and there is no difference in policy.

If you have questions about the products we offer, or you need more information about your participation status with Blue Cross Dental, please contact Provider Relations at ProviderRelations@BCBSRI.org, or at 1-844-707-5627.

2024 Medicare Advantage Flex Card Dental Updates

Medicare Advantage members began receiving an annual Flexible Benefit "Flex" card in 2023, as part of our Medicare Advantage plan benefit package to help assist with dental and hearing out of pocket expenses. This Flex card will be loaded again on January 1, 2024, and can be swiped at the point of service to help pay for copays related to covered services within their benefit plan. By now, you've likely encountered one of our Flex cards, but here are some reminders to avoid transactional issues.

If you've already conducted a successful transaction with one of our Medicare Advantage Flex cards, there is no further action needed. However, if you run into any issues while processing the transaction, we recommend the following:

1. Check that your payment solution company is using the correct dental services Merchant Category Codes (MCC). Accepted dental MCCs are as follows:
 - i. 5047 – MOTO: Laboratory/Medical/Dental/Ophthalmic Hospital Equipment and Supplies
 - ii. 8021 – Other Merchants: Dentists, Orthodontists
 - iii. 8071 – Other Merchants: Medical and Dental Laboratories
2. Check that your payment solution company can accept the card when the amount charged is more than the member's remaining balance. If this is the case and the card is declining, the member can request their remaining balance by contacting Nations Benefits directly at 866-304-2138.

2024 Dental Direct Plan Options

Our four Dental Direct plan options; Basic, Standard, Plus & Elite, offer patients varying levels of quality dental coverage at affordable rates, and this year all four plans will be available in 2024 at a reduced rate! This is the second year in a row that we're offering a premium savings for the same great benefits, and it's another example of our mission to provide affordable, high-quality overall healthcare to the Rhode Island community.

New members can enroll in our Dental Direct plans at any time during the year and coverage becomes effective the first of the month following enrollment. As always, there is no associated membership that need to exist for members to access these plans and we will waive any waiting period(s) for members who can provide proof of prior comparable coverage that was in effect within 60 days of the new enrollment.

For existing Dental Direct members, the open enrollment period takes place November 1 through December 31, 2023, with coverage effective on January 1, 2024. Existing Dental Direct members who are happy with their current plan do not need to take any action as their plan will automatically renew in 2024. However, members who would like to explore other options or make changes to their existing plan are encouraged to contact our

membership team at (401) 459-5555.

If you would like 2023 Dental Direct brochures to display in your office, please email ProviderRelations@BCBSRI.org with your office name and address, as well as the quantity and we will mail these directly to you. We thank you for your commitment to providing Blue Cross Dental members with the highest quality, safest dental care in Rhode Island!

Total Health Solutions Program

Earlier this year we told you about our Total Health Solutions program where BCBSRI members diagnosed with diabetes or coronary artery disease receive non-surgical periodontal services at no cost. Beginning on January 1, 2024, we are expanding this program for most of our commercial plans* to include the following conditions:

- Cardiovascular disease
- Stroke
- Oral, head & neck cancers
- Rheumatoid Arthritis
- Lupus
- Sjogren's disease
- Organ transplant

Members with these conditions will receive the following services at no cost:

- *Non-surgical Periodontal Services (D4341, D4342, D4346): 1 service per quadrant, every 36 months*
- *Periodontal Maintenance (D4910): 2 visits per calendar year with evidence of periodontal treatment*

Non-surgical periodontal and periodontal maintenance benefits will show up in the members' online benefit summary when they qualify to receive those benefits. If you have questions, or encounter any issues with members receiving these services, please reach out to UCD and they can research further.

*Some self-funded commercial group plans may opt out of the Total Health Solutions benefit. Medicare Advantage plans automatically include periodontal services at 100% beginning on January 1, 2024, however, non-surgical periodontal services provided to members diagnosed with coronary artery disease, or diabetes is not applied towards the calendar year maximum.

IN EVERY ISSUE

Provider Data & Credentialing

Having accurate provider data, which includes demographic information and patient panel information, is a requirement of the Consolidated Appropriations Act, that became effective on January 1, 2022. BCBSRI requires our participating providers to attest to their provider level and practice location information each quarter using the "update practice info" feature on the BCBSRI.com provider account. **Providers who fail to comply with the quarterly attestation are removed from the find a dentist directory.** This means BCBSRI dental plan members will be unable to locate a participating dentist when using the find a dentist tool if that dentist has not completed the quarterly attestation.

As a reminder, BCBSRI maintains the Rhode Island participating provider database, which includes all provider and practice updates as well as credentialing and recredentialing events. To notify us that your practice information is changing, simply provide us with a completed Practitioner Change Form, along with a W-9, indicating the new office location. You can fax the information directly to our Provider Database team at (401) 459-2099, or email ProvDB@BCBSRI.org. To notify us that a new dentist is joining your practice (and that provider isn't already participating with BCBSRI), please visit the [Become a Participating Provider](#) page on bcbsri.com and fill out the required fields to initiate the credentialing process.

Please contact the BCBSRI Provider Relations team at ProviderRelations@BCBSRI.org if you have any questions about this process. They can also help if you have difficulty accessing your BCBSRI.com provider account or need help navigating the "update practice info" functionality.

Thank you for your continued participation with BCBSRI and your cooperation with this process.

Dental Provider Resources

When we have updates to share with your office, we will send them right to your inbox. However, to view past updates, our dental treatment guidelines, and previous editions of *Dental Connections*, please visit our Dental Provider Resources page. Bookmark this page in your browser. You will also find contact information in one convenient location.

If you would like to add anyone in your office to our email list so they can receive our updates and *Dental Connections* too, please send an email request to ProviderRelations@BCBSRI.org. Be sure to include your practice name and the email you'd like us to update.

Your Blue StoreSM

Hello – South County! We are proud to welcome our fifth Your Blue Store in Narragansett. The exact location is in the Salt Pond Shopping Center, just off Point Judith Road. This new store is our largest, with 7,200 square feet of space that includes a very large community/participation space to accommodate larger community meetings, classes, and other events.

Since opening our first Your Blue Store in 2014, we've redefined the member/health insurer experience in Rhode Island. From exceptional face-to-face service to fitness classes to community programs, our stores give Rhode Islanders a friendly, local place to come and learn more about their coverage and benefits, as well as to learn how to get and stay healthier. And yes, our members can visit the store to get answers about their dental plan and dental benefits.

With the opening of our Narragansett locations, we'll be offering service from Blackstone Valley all the way down to South County. Like our other locations in East Providence, Lincoln, Warwick, and Cranston, this new store will feature:

- One-on-one consultations to review plans and benefits (including dental)
- Bill payment for Medicare Advantage and individual plan members
- Fitness classes and well-being workshops
- Immunizations and screenings
- Onsite nurse case managers and dietitians to help manage ongoing medical challenges
- Connections to local resources for housing, transportation, and food insecurity
- Friendship, support, and a sense of community

For a complete listing of events, visit the [Your Blue Store](#) page.

Blue Cross Dental Contact Information

Claims submission address:

Dental Claims Administrator
P.O. Box 69427
Harrisburg, PA 17106-9427

Claims submission address for FEP:

Blue Cross & Blue Shield of Rhode Island
500 Exchange Street
Providence, RI 02903

Dental Clinical Consultant:

Yvonne M. Wolny, DMD
(401) 459-1246, or Yvonne.Wolney@BCBSRI.org

For claims, eligibility, and benefits:

Monday through Friday, 8:00 a.m. to 8:00 p.m. (401) 453-4700
Outside Rhode Island: 1-800-831-2400

For FEP claims, eligibility, and benefits:

Mon, Weds, Thurs & Fri: 8:15 a.m. to 4:30 p.m.; Tues: 9:15 a.m. to 4:30 p.m. (401) 831-0153
Outside Rhode Island: 1-800-377-4418

For provider/network support:

BCBSRI Provider Relations: 1-844-707-5627, or ProviderRelations@BCBSRI.org

For member enrollment:

(401) 459-5550, or 1-855-690-2583

You may also direct your patients who need service, or have questions about their benefits to Your Blue StoreSM locations Monday through Friday, from 9:00 a.m. to 5:00 p.m.:

New! Narragansett – Salt Pond Plaza, 91 Point Judith Road

East Providence – Highland Commons, 71 Highland Avenue

Lincoln – Lincoln Commons, 622 George Washington Highway

Warwick – Cowesett Corners, 300 Quaker Lane

Cranston – Marshalls Plaza, 1400 Oaklawn Avenue

Your Blue Store main line: (401) 459-2200

Your Blue Store website: www.BCBSRI.com/yourbluestore



500 Exchange Street, Providence, RI 02903-2699

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8/19 BCD-348651