

Mentor Courses- Fall 2003

Arestin: A Systematic Approach to the Management of Periodontal Disease Dr. Steven Eisen
Thursday October 16, 2003 6:30-8:30PM 2 CEU credits

Annual OSHA Certification Seminar Mathew Giachetti, LifeForce USA
Thursday October 30, 2003 6:30-8:30PM 2 CEU credits

Analyzing Practice Numbers, Adding An Associate,
Practice Acquisition, Mergers and Transition Kim Iannotte, AFTCO
Thursday November 6, 2003 6:30-8:30PM 2 CEU credits

Practice Management Linda Lakin
Thursday November 13, 2003 6:30-8:30PM 2 CEU credits

All programs will be held at St. Peter’s Medical Center, New Brunswick, NJ

2003 Licensure Renewal Year Plan Ahead and Earn your CEUs NOW !
See insert to register for these Fall 2003 Seminars

Middlesex County Dental Society Councils and Committees

– NJDA COUNCIL REPRESENTATIVES –

Araceli Ziemba	Annual Session	297-0588	Peter DeSciscio	ADPAC.....	826-1530
Daniel Krantz	Dental Benefits (Chair).....	469-8083	Ethan Glickman.....	Relief	572-4244
Mark Vitale.....	Dental Benefits	494-7575	Raj Lall.....	Long Range Planning	246-2284
Peter DeSciscio	Dental Education	826-1530	Joel Leizer	ADA Delegate	254-7733
Joseph Fertig	Judicial Council.....	940-1111	Peter Clemente	ADA Alternate Delegate	985-1666
Harmon Katz	Governmental Affairs	246-2284	Richard Kahn.....	NJDA State Trustee	828-6622
Scott Galkin	Membership.....	750-2600	Joseph Perlmutter	NJDA Alt. State Trustee	846-6366
John Fahsbender.....	Peer Review.....	356-1313			

– MCDS COMMITTEE CHAIRPEOPLE –

Mark Schambra	Continuing Education.....	846-6366	Cavan Brunsten	Children's Dental Health Mo....	679-2323
Constantine Simos.....	Corporate Sponsorship	247-8083	Cavan Brunsten	Special Olympics.....	679-2323
Ethan Glickman.....	Mentor	572-4244			

See our website for a complete list of Board Members and their contact information



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MCDS Newsletter is the official publication of the Middlesex County Dental Society and is published 8 times annually following each Executive Committee meeting. Articles should be submitted to the Content Editor before the deadline for each issue. Publication materials may be deferred to future issues or edited without changing the author's intent, in order to conform with the requirements of the Newsletter. The publication of an advertisement, opinion or statement does not reflect endorsement, approval, or policy of the MCDS and its newsletter unless stated. All correspondence regarding this newsletter should be directed to the Business Editor.

General Meetings and CE 2003-2004

Program Chairperson

Dr. James Courey

October 21, 2003

Dr. Richard Kraut, Bronx, NY
Placing implants, lessons learned and
lives changed

November 18, 2003

Dr. Noah Chivian, West Orange, NJ
Endodontic contributions to
esthetic dentistry

January 20, 2004

NJDA Officer Meeting

February 17, 2004

Dr. Harold Baumgarten,
Philadelphia, PA
Treatment planning in the age of
implant dentistry

March 16, 2004

Richard Marfuggi MD, New York, NY
Facial esthetics; looking
beyond the teeth

April 20, 2004

Dr. William Roberts, Philadelphia, PA
Orthodontic preparations for
cosmetic dentistry

May 18, 2004

STAFF NIGHT

The Dental Newsletter



www.MCDSofNJ.org

A Publication of the Middlesex County Dental Society

President's Message ... Nancy Villa



Insurance is such an important part of our lives. I wouldn't drive a car without automobile insurance and I certainly wouldn't practice dentistry without belonging to organized dentistry. Membership in our dental society provides all of us with another form of important insurance.

Participation with our group is enjoyable for many reasons and it allows us the opportunity to control our future.

The ADA & NJDA are both constantly reviewing changes proposed by dental insurance companies and the legislature on our behalf. When necessary, action is taken to prevent any changes that could negatively affect our quality of practice and our ability to provide proper care for our patients.

The NJDA has undergone a positive transformation over the last few years. Every one of its staff members is genuinely concerned

GENERAL MEETING – Tuesday, October 21, 2003

THE PINES Route 27 • Edison, NJ

Registration	6:00
Business Meeting	6:30
Dinner & Speaker	7:00

Placing Implants, Lessons Learned and Lives Changed

Featured Speaker: Dr. Richard Kraut



Dr. Richard Kraut received his DDS from New York University College of Dentistry. He is a former Chief, Department of Dentistry and former Director of the Oral and Maxillofacial Surgery Residency Program at Tripler Army Medical Center, Honolulu and is currently Director of the Oral and Maxillofacial Surgery and Director of the Dental Implant Center as well as Chairman of the Department of Dentistry at the Montefiore Medical Center/ Albert Einstein College of Medicine in New York. Dr. Kraut is a Diplomate of the American Board of Oral & Maxillofacial Surgeons and of the American Board of Oral Medicine and of the International Congress of Oral Implantologists. He is a Fellow of the American and International College of Dentists. Dr. Kraut is a Professor in the Department of Dentistry at Albert Einstein College of Medicine/ Montefiore Medical Center.

The use of tapered implants when treating the posterior portion of the maxilla has enabled us to avoid migration of the implants into the sinuses. The anatomic variability of the incisive canal can prove problematic when attempting to place maxillary central incisors. CT scanning of various cases is used to illustrate the variability of the incisive canal, which must be considered when planning implants for missing maxillary central incisors. A discussion of bone density secondary to CT scan analysis shows that when there is poor bone quality, it may be prudent to graft the potential implant site and then come back after the graft has had a chance to stimulate bone production and place the implants. A series of cases will be presented to show and discuss the consequences of inferior alveolar nerve violation. This lecture will also discuss a case of maxillary alveolar distraction, which not only led to a failed implant but also severe compromise of the two adjacent teeth. Cases illustrating patients life change secondary to rehabilitation with dental implants will conclude this presentation.

MCDS Board of Trustees Report

-September 9, 2003-

Attendance: Ashmen, Courey, Fahsbender, Galkin, Glickman, Huberman, Kahn, Kline, Krantz, Lawson, Leizer, Rosen, Schambra, Silverstein, Simos, Villa, Vitale, Weiner

Acceptance of Minutes-5/13/03-vote unanimous.

President's Report-N. Villa

I want to thank several of our board members for volunteering their precious summertime hours for us including:

- Jim Courey for organizing an excellent group of evening programs that will certainly help all of us provide the highest quality of care for our patients
- Ethan Glickman for giving our members several opportunities to appreciate their membership by offering extra CE credits right before the license renewal deadline
- Mitch Weiner and Bob Silverstein for once again creating the best newsletter in the state--it gave me another reason to be proud to be a part of our component
- Constantine Simos for soliciting corporate sponsorship which not only gives us the means to provide more benefits without raising dues, but also gives us the opportunity to be educated about the newest products on the market
- Last but not least, everyone else on the board who have participated behind the scenes to keep the ball rolling

I'd like to welcome Marlene at our general meetings to organize the sign-in process and meet our members face to face.

The CE Task Force met on 6-3-03 and Jim Courey, Constantine Simos, Maya Prabhu, Mark Schambra, Marlene and Ethan Glickman, Celi Ziemba, Cavan Brunsden and Nancy Villa were in attendance. Items discussed included spring and fall staff programs, summer mailing about upcoming CE to inform members of the Sept. full day Cowie program and new member introduction in the newsletter. Also, sign-in will still be manual at this point at the general meetings and will be managed by Marlene.

The Budget Hearing Committee met at NJDA on Aug 13th. The budget was passed and the meeting ended in record time—less than an hour. (Thanks to Rich Kahn for attending)

Merry LeBlond from MCC Hygiene program is looking for a dentist to join their staff.

Treasurer's Report-S. Lawson (See full report in newsletter)

Program Chair's Report-J. Courey

This year's speakers were presented to the board. Emphasis was placed on increasing the attendance to the Dr. Robert Cowie full day course on Sept. 17, 2003. The course will be mentioned at the General Meeting on Sept. 16th.

NJDA Trustee Report-R. Kahn (See full report in newsletter on page 4)

NJDA Council Reports:

Children's Dental Health-C. Brunsden

- Save the date – Wed. February 4, 2004 for the Give Kids a Smile Program
- The ADA had a full page ad in the New York Times promoting this year's Give Kids a Smile Program

Membership-S. Galkin

The council met once during the summer, addressing certain areas of the

Presidents's Message – Continued from Page 1

with serving our members. It is also comforting to know that we have a panel of experts available to us anytime we need them, and they are happy to help.

The MCDS has also changed over the years. The dedication of our board members has transformed this society into one that provides more benefits to our members each year. Not only is our newsletter a work of art but our listing of upcoming CE programs is tremendous. Thanks to everyone who has made me so proud to be a member of the Middlesex County Dental Society.

Nancy Villa, President

DENTIST NEEDED FOR P/T TEACHING POSITION AT MCC DENTAL HYGEINE PROGRAM CLINIC:


Mon. 9-12/or 1:25-4:15 Sept. thru
mid-Dec. Must have NJ License.

For information call
Merry LeBlond
732-906-2580.

Receive this newsletter electronically

For details see our web site (see
below) and click on the "Of Current
Interest Button".


For Dental Supplies
and Equipment Sales
call Anthony at
908-653-1180


Published at the office of Dr. Robert Silverstein
www.MCDSofNJ.org login: mcds
password: sy

NJDA Noteworthy News, continued

discussing the issue of foreign-trained faculty with Dr. Feldman.

TREASURER'S REPORT – Dr. Robert Hersh

Except for some outstanding disputed charges at the Taj Mahal, it appears that we have made a \$21,000 profit from the Annual Session Conference this year. He reported that dues payment to date is substantially ahead of last year at this time.

EXECUTIVE DIRECTOR'S AND LEGAL COUNSEL'S REPORT – Mr. Meisel

Mr. Arthur Meisel reported he receives a membership grid weekly on what members have paid in dues to date. He very happily reported that we are ahead 309 paid in full members compared to last year at the same time. We are moving in a very positive direction.

Mr. Meisel mentioned that we received a Direct Reimbursement questionnaire from Pennsylvania. Pennsylvania is the second most successful state in implementing direct reimbursement. It subsidizes DR with a \$250,000 infusion each year to keep the program going. It will be very interesting to see how this plays out if Pennsylvania pulls out.

Mr. Meisel remarked about Dr. Rempell's discussion on the diversity issue on membership. The Board agreed to focus on that issue at the Board retreat in November.

UNFINISHED BUSINESS

Dr. Robert Shekitka reported that the last meeting was a fact-finding meeting. Dr. Shelia Dashkow, Chair of the NJ Dental I.D. Team, is writing a mission statement and policy manual. They are creating specific pathways to membership, working together on funding requirements going into the future, training, etc. It was requested that prior to September 2003, that the Task Force present a time frame and agenda to the Board.

NEW BUSINESS

The discussion held under the Council on Membership regarding a new endorsed program for a merchant card service was carried over to New Business.

Council on Dental Benefits Report from September

The Council met on September 10, 2003.

- CRP statistics were reviewed. The largest number of complaints was against MetLife.
- Two issues involving MetLife were discussed. The first involves MetLife's bundling of the examination with perio maintenance. This is contradictory to the HIPAA compliant CDT-4 code D4910, which does not include the exam. MetLife has been denying the exam and leading the patient to believe that the dentist billed inappropriately.
- The second issue relates to MetLife's calculation of UCR for non-par dentists. If a dentist submits claims after increasing fees, he/she will be reimbursed on the basis of the old fee until MetLife's next quarterly update, and then future claims will be paid at the new "usual" charge. If a dentist does not bill MetLife routinely, then the amount paid will be based on fees that are years old. NJDA is working to resolve these issues.
- Delta requires that a dentist file their usual or most frequently charged fee for primary and permanent restorations D2140-D2161. CDT-4 does not distinguish between primary and permanent, therefore only one set of fees is permitted.
- The council discussed the new HIPAA compliant ADA insurance form which must be used starting October 16, 2003. This form requires much more data than the previous form.
- Direct reimbursement plans were reviewed.
- Horizon Dental is starting a pilot program in child identification. With over one million children missing each year, the CHIP program is currently the most comprehensive identification program available to collect necessary and accurate information to locate missing children.
- The ADA and Aetna reached an agreement to settle a class action suit the Association filed two years ago. The agreement requires Aetna to improve the fairness and speed of claims processing, and reduce administrative burdens on dental offices. Also one million dollars is to be paid to the ADA Foundation and four million dollars to the class member dentists. The ADA News and website have details about this settlement.
- The prompt payment bill was reviewed. Insurance companies must acknowledge receipt of claims, and they must request x-rays and documentation via fax or phone.
- Delta is expanding its dental plan for AARP in Texas, Maryland, DC, Alabama, and Pennsylvania.

Are You Ready For October 16?

October 16 is the deadline for HIPAA standard electronic transactions and code sets. Are you ready? If your dental practice management system vendor isn't ready, neither are you. The testing for the standards began in April but not all software vendors and clearinghouses have completed that testing. Payers (insurance companies) must be ready to accept all HIPAA standard transactions by the October 16 deadline also.

Within these new standards is a new ADA claim form. This form requires more information than what you are accustomed with the old form. If you submit insufficient data on the new form your claim will be rejected. The other critical item is that you must use CDT-4 codes. You can obtain these codes from your software vendor or the ADA.

Review the HIPAA Privacy Kit you received at the NJDA meeting last year. Call your software vendor and clearinghouse with any concerns or questions.

Respectfully submitted,
Mark A. Vitale, DMD

Spotlight on Dental Benefits

(from NJDA at <http://www.njda.org/Members/dentbenefits/faqsonclaimpymt.html>)

Q: What are the time requirements for payment of insurance claims?

A: With the exception of Personal Injury Protection (PIP) and Workers' Compensation claims, carriers (including various types of managed care plans) must pay "clean" claims within 30 days (for electronic claims), 40 days (for paper claims), or in the case of capitation payments, within 5 days of the due date. Overdue payments must include simple interest at the rate of 10% per year. However, certain self-insured plans and union trust funds governed by ERISA are not subject to state regulation.

Q: An insurance company is requesting a refund for a claim it states was paid in error. Must I comply?

A: Absent a specific contractual agreement related to this issue between a dentist and a third party payer, it is widely held that an insurance carrier is not entitled to recover an "overpayment" made to an innocent third-party creditor (e.g., dentist) when: (1) the payment was made due solely to the insurer's mistake; (2) the mistake was not induced by a misrepresentation of the third-party creditor; (3) the third party creditor acted in good faith without prior knowledge of this mistake; and, (4) the amount is not greater than the sum that was owed to the third party creditor. If you receive such a request, contact NJDA for assistance.

Q: When can a claim be submitted for a multi-visit procedure, such as endodontic or prosthetic procedures?

A: The short answer is that, if prominent disclosure is provided on the form, a dentist may legally submit a claim at the beginning of treatment. But dentists would be prudent to consider the long answer which follows before making a decision. State Board of Dentistry regulations (N.J.A.C. 13:30-8.10) prohibit a licensee from submitting a claim that contains "any description of a dental service or procedure which does not accurately reflect the actual work completed." A dentist may submit a claim following initial treatment as long as the actual status of treatment is accurately and non-deceptively disclosed on the form to avoid allegations of fraudulent billing. Dentists who use older versions of the ADA Standard Claim Form should also alter the dentist's certification statement. (The Version 2000 ADA Claim Form no longer requires dentists to certify that the submitted procedures have been completed; the new certification now states "I hereby certify that the procedures as indicated by date are in progress (for procedures that require multiple visits) or have been completed".) However, dentists should be alert to the fact that some plans "incur liability" when a procedure begins, but others don't consider their liability to incur until a procedure is complete. This is especially significant at the end of a calendar year or if a patient loses coverage in the middle of treatment. Further, some plan participation agreements specifically state that a dentist may not submit claims until the procedure is complete.

Q: An insurance company is requesting a radiograph before it will pay my claim. Must I comply?

A: If the requested radiographs are available, dentists should submit diagnostic copies (never the original). However, if radiographs were not necessary for diagnosis or treatment and, therefore, not taken, the carrier cannot withhold payment solely on the basis that radiographs did not accompany the claim. State law (N.J.S.A. 45:6-18.2) provides that radiographs may be used in the course of dental services only for diagnostic or treatment purposes, not to verify the performance of dental services.

Q: I do not accept insurance assignment in my office, but I do complete the claim form for the patient. May I charge for this service?

A: No. State law (N.J.S.A. 45:6-18.1) prohibits dentists from charging for the completion of claim forms. However, no law or regulation prevents dentists from charging a fee for the completion of pre-authorizations submitted at the patient's request.

Q: If plans cover crowns, why do they deny claims for crowns placed on implants?

A: Coverage for implant crowns is largely decided by the language contained in the plan's master policy document. Most dental plans exclude implants and anything attached to them. However, some plans cover implants as well as the attached prosthetics, while others exclude implant surgery but do provide some alternate benefit for the crown or prosthetic. Always pre-authorize any type of implant-related service.

Q: I received payment from my patient's dental plan based upon the plan's determination of UCR, which is considerably less than my actual fee. There is a statement on the check that the payment is considered "payment in full". Is this binding or may I deposit the check and bill the patient for the balance?

A: This type of restriction is enforceable so, if you accept the check, you accept the payment as "payment in full". Some self-insured plans adopted this technique to hold down their costs but prevent them from being passed on to their employees. This also occurs when an insurance company is impaired or becomes insolvent and payments are made from the "Insurance Guaranty Association". The law which created the association requires a "provider of health care services", in order to receive payment, to forgive 20% of the obligation which would otherwise be paid by the insurer had it not been insolvent.

Q: How can I legally waive the copayment for certain patients (e.g., clergy)?

A: A dentist must "conspicuously disclose" on the face of the claim form that all or a portion of the copayment will not be collected from the patient. Based on information reported to NJDA, it appears that the result of this disclosure may be that the plan will reduce its payment accordingly. For example, if the plan normally covers 80% of the fee, but a dentist indicates that the 20% copayment will not be collected, the plan may only pay 80% of the amount that the dentist intends to collect (80% of 80%).

Q: I have a problem with a plan that my office has not been able to resolve. What is my recourse?

A. Member dentists can always turn to NJDA's Claim Resolution Program (CRP) for assistance with a variety of non-payment issues. NJDA has been very successful in resolving problems. In 1999, NJDA received a total 140 complaints; of this number, only 10 were not resolvable because of a specific policy limitation not previously communicated. Twenty-three complaints were submitted for "data purposes only" after the dental office resolved the problem; this information is helpful in alerting NJDA to patterns of poor performance of the part of specific plans. Contact NJDA's Department of Dental Care Programs for a copy of the CRP form.

Detailed Treasurer's Report September 10, 2003 Stephen Lawson, DMD

(9/2/03 – 9/10/03)		
Checking	11,104.63	11, 510.97
Money Market	57,186.87	57,259.24
TOTAL	68,291.50	68,770.21
P&L STATEMENT CHECKING ACCOUNT (9/2/03 – 9/10/03)		
INCOME		
Dues		949.85
Interest Earned		2.03
Corp Spon-Newsletter		75.00
Mentor Comm		2,310.00
TOTAL INCOME		3,336.88
EXPENSES		
Bank Expenses		93.75
Checks Returned		180.00
Dinner Meetings		500.00
Executive Secretary		765.00
Mentor Comm		869.00
Exec comm Dinner		228.01
Postage		236.87
Telephone		57.91
TOTAL EXPENSES		2,930.54
OVERALL TOTAL		406.34
P&L MONEY MARKET ACCOUNT (9/2/03 – 9/10/03)		
INCOME		
Interest		72.37
TOTAL INCOME		72.37
EXPENSES		
Transfer to Checking		0.00
TOTAL EXPENSES		0.00
OVERALL TOTAL		72.37

Save the Date:

April 14, 2004

All Day Course with
Dr. Vince Kokich

Great Member Benefits:

[MCDS Web Site](#) — Our web site has all of the latest MCDS news, as well as archives of past newsletters and useful links. www.MCDSofNJ.org
Login: mcds Password: sy
[MCDS Video Library](#) — at St. Peter's Hospital. All you need is a valid ADA membership card to access the extensive video collection.
[Lawline](#) — Remember LAWLINE if you have a legal question related to your dental practice. As a continuing member benefit, NJDA's General Counsel, Arthur Meisel, Esq. and Assistant Counsel Patricia DeCotiis are always available to confer, at no cost, with members. If you have a question or need assistance, call Mr. Meisel at (732) 422-2730 or Patricia DeCotiis at (732) 422-2717 or send them a fax at (732) 821-1082.

MCDS Board of Trustees Report

Continued from page 2

state that are geographically "in between" certain component dental societies. The problem that is occurring is that the NJDA is not sure what component to place new members from these "in between" areas. The council proposed to present to the state delegation to allow members to join any component society that they would like, on the basis that membership is the top priority. The new protocol would be if a member asks, the NJDA will recommend where the closest component is located, but tell the members that it is their own choice as to what component to belong. This protocol is still being considered by the NJDA Board of Trustees and future updates will follow.

[Peer Review](#)-J. Fahsbender

There are two cases to report. One patient withdrew from Peer Review Proceedings and one case was resolved in favor of the patient.

[MCDS Committee Reports](#)

[Mentor](#)- E. Glickman

See the back cover and insert for information regarding upcoming mentor courses.

[New Business](#)

- The Middlesex County Dental Society proudly announces the nomination of Dr. Daniel Krantz for the position of Secretary of the New Jersey Dental Association. Dan was nominated by a unanimous vote by the Middlesex Board of Trustees at our meeting held on September 9, 2003.
- The ability of dentists to prescribe medications for smoking cessation was discussed and referred to the Board of Trustees of NJDA.

Respectfully Submitted,
Robert Silverstein, Secretary

Highlights from the 2003 Dinner Dance



MCDS Past Presidents and their guests

Highlights from the September General Meeting



MCDS Membership Rep. Dr. Scott Galkin (far right) and MCDS Executive Secretary Marlene Glickman (far left) with MCDS New Members



MCDS President Dr. Nancy Villa and Program Chair Dr. James Courey with September Featured Speaker Dr. Robert Cowie

