

# BlueCross<sup>®</sup> of Idaho



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## IDAHO SMILES DENTAL PROGRAM OVERVIEW -- QUESTIONS & ANSWERS

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### Overview

The Idaho Smiles Dental Program provides dental coverage for low-income children and working age adults on the Idaho Medicaid Basic Plan. The Idaho Smiles Dental Program is scheduled for implementation on September 1, 2007, and will provide dental coverage for approximately 140,000 Idahoans. Participants will access this new dental coverage using an Idaho Smiles Blue Cross of Idaho insurance card.

Highlights of the program include:

- Blue Cross of Idaho has a five-year contract with the State of Idaho, Department of Health and Welfare to administer dental insurance benefits to participants of the Medicaid Basic Plan. This program has been named 'Idaho Smiles' and is scheduled for implementation on September 1, 2007.
- Blue Cross of Idaho has partnered with Doral Dental USA, LLC, the nation's leading provider of Medicaid dental insurance programs, to administer the Idaho Smiles Dental Program. Doral currently administers dental insurance to more than 9 million people across the country.
- Blue Cross of Idaho will leverage its presence and reputation in Idaho, with the expertise of Doral in the area of Medicaid dental programs, to provide a more cost-effective dental program for Medicaid Basic Plan participants.
- The dental services covered under Idaho Smiles will match those services currently covered by Idaho Medicaid.
- Idaho Smiles providers will receive reimbursement above the current Medicaid fee schedule for most procedures. A few procedures will remain at the current Medicaid rate.
- A network of dental providers will be developed to provide dental services to the participants of this program. Dental providers currently contracting with Medicaid will only need to fill out a short information form and sign a provider contract to be included in the Idaho Smiles Dental program provider network.
- Participants will receive an Idaho Smiles Blue Cross of Idaho insurance card.
- Reimbursement to providers is fee-for-service (FFS), for all dental providers except Federally Qualified Health Centers (FQHC) and Indian Health Clinic (IHC) providers. These providers will be reimbursed at the current Medicaid encounter rate.

- Claims processing will be performed by Doral Dental USA, LLC.
- The Idaho Smiles Dental Program customer service number for participants and providers is: (800) 936-0978. This phone line will be active on 8-27-07. The provider recruitment number is: (800) 685-9971 and is available now.

## **PROVIDER Q&A**

### **1Q: What is the Idaho Smiles Dental Program?**

**A:** Idaho Smiles is a program that provides dental coverage for Idaho Medicaid Basic Plan participants. Medicaid's Enhanced Plan participants are not covered by the Idaho Smiles Dental Program. This new program is scheduled for implementation on September 1, 2007, and will provide dental coverage for approximately 140,000 Idahoans. They will access this dental coverage using an Idaho Smiles Blue Cross of Idaho insurance card.

### **2Q: Why is Blue Cross of Idaho involved in this program?**

**A:** Blue Cross of Idaho is the selected contractor to provide dental services for Medicaid Basic Plan participants. Blue Cross wanted to be a part of this program because the company saw a way to provide more cost-effective dental services to some of Idaho's most vulnerable citizens. In line with the Department of Health and Welfare's mission of promoting and protecting the health and safety of all Idahoans, the Idaho Smiles Dental Program is expected to improve access to a wider range of dental health care providers, provide more information and support services, and encourage preventive and restorative dental care.

### **3Q: Will the dental services covered under the Idaho Smiles Dental Program be different from those currently covered under Medicaid?**

**A:** The dental services covered under the Idaho Smiles Dental Program will match those services currently covered by Medicaid.

### **4Q: Who will the provider or participant contact if they have program or claims questions?**

**A:** The Idaho Smiles Dental Program customer service number for participants and providers is: (800) 936-0978. This phone line will be active on 8-27-07. The provider recruitment number is: (800) 685-9971, and is available now.

### **5Q: Who is Doral and what is Doral's involvement with the program?**

**A:** Doral is the nation's leading provider of Medicaid dental insurance programs. Doral currently administers dental insurance to more than 9 million people across the country. Doral Dental USA, LLC will administer the Idaho Smiles Dental Program for Blue Cross of Idaho.

### **6Q: Who can participate in Idaho Smiles Dental Program?**

**A:** The contract with Blue Cross only includes Medicaid Basic Plan participants. Medicaid Enhanced Plan participants will still be covered by the current Medicaid dental program (for example, those participants that are elderly, disabled, or have special needs). Medicaid Enhanced Plan dental claims will continue to be processed by EDS, and requests for Prior Authorizations for Enhanced Plan services will continue to be processed through the Medicaid Dental Unit.

### **7Q: Are women on the Pregnant Women (PW) Program allowed to participate?**

**A:** Yes, women on the PW Program will receive dental services through the Idaho Smiles Dental Program. They will be eligible for Idaho Smiles children or adult dental services depending on their age at the time of service.

**8Q: Can a participant choose not to participate in the program if they are a Medicaid Basic Plan participant or on the Pregnant Women (PW) Program?**

**A:** Yes, Medicaid Basic Plan participants can choose not to participate in Idaho Smiles Dental Program; however, they will not receive any other Medicaid dental benefits unless they become eligible for Medicaid Enhanced Plan benefits.

**9Q: Who determines participant eligibility for the Idaho Smiles Dental Program, and how will eligibility be verified?**

- A:**
- Medicaid eligibility is determined by the Idaho Department of Health and Welfare. For more information about eligibility for Idaho Medicaid, call: (866) 326-2485 (toll free) or call the Idaho Careline at: 2-1-1.
  - Idaho Smiles eligibility should be verified through Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07). If the participant does not have an Idaho Smiles insurance card, providers can use the participant's Medicaid ID number with the Medicaid electronic POS (point of service) device, EDS software, or MAVIS (the EDS voice response system at: (800) 685-3757), to determine eligibility. The eligibility response from EDS will be given in one of three ways:
    1. Participant is eligible for Basic Plan (bill Idaho Smiles)
    2. Participant is eligible for Pregnant Women (PW) Program (bill Idaho Smiles)
    3. Participant is eligible for Medicaid (Enhanced Plan – bill EDS)

**10Q: Which provider(s) can contract for this program?**

**A:** Any dental provider with an unrestricted license issued by the State of Idaho, or a state with a county bordering Idaho, can apply to be a provider in the Idaho Smiles Dental Program. Interested providers should contact the Idaho Smiles provider recruitment at: (800) 685-9971.

**11Q: What are the credentialing requirements for Idaho Smiles providers?**

**A:** For more information about credentialing requirements, contact Idaho Smiles provider recruitment at: (800) 685-9971.

**12Q: Who will approve provider credentialing and applications for Idaho Smiles providers?**

**A:** Doral Dental USA, LLC will be performing credentialing approvals and processing provider applications.

**13Q: Will provider site reviews or audits be conducted?**

**A:** Site reviews are not required as part of the credentialing process. However, site reviews and/or audits may occur in the future.

**14Q: Will there be a new claims process for the Idaho Smiles Dental Program?**

**A:** Idaho Smiles claims submissions can be made by the methods currently accepted, paper or electronic; however, claims for the Idaho Smiles Dental Program will be processed by Doral, not EDS. Prior to the implementation date, Doral will contact those providers submitting claims electronically and exchange information with the providers/clearinghouses on how electronic claims will be accepted/processed. For more details on claims processing, please contact the Idaho Smiles provider recruitment number at: (800) 685-9971. All providers will receive a comprehensive *Office Reference Manual* from Doral that will provide additional information about the Idaho Smiles Dental Program.  
**Note:** EDS will continue to process claims for dental services provided to Medicaid Enhanced Plan participants.

**15Q: What are the reimbursement rates?**

- A:**
- Idaho Smiles fee-for-service providers will receive reimbursement above the current Medicaid fee schedule for most procedures. A few procedures will be reimbursed at the current Medicaid rate.
  - Federally Qualified Health Centers (FQHC) and Indian Health Clinic (IHC) providers will be reimbursed at the Medicaid encounter rate.

**16Q: Who determines the reimbursement rates and how often are they reviewed?**

- A:**
- Blue Cross of Idaho and Doral set the base fee-for-service rates for Idaho Smiles. These fees will be reviewed annually.
  - FQHC and IHC providers will be paid an encounter rate which is determined by Idaho Medicaid.

**17Q: How often will providers be paid?**

**A:** Claims will be adjudicated and paid weekly. Providers with questions should contact Idaho Smiles provider recruitment at: (800) 685-9971, or Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).

**18Q: Do providers need to obtain a Healthy Connections (HC) referral in order to provide dental services under the Idaho Smiles Dental Program?**

**A:** Dental services done in an office do not need a Healthy Connections referral. As of 9-1-07, outpatient dental procedures will no longer need a Healthy Connections referral.

**19Q: Who will pay claims for Idaho Smiles services, and what will checks and Explanations of Benefits (EOBs) look like?**

**A:** Claims processing services will be performed by Doral Dental USA, LLC. Checks and EOBs will be issued by Doral Dental USA, LLC. Additional information will be contained in the *Office Reference Manual* given to all providers.

**20Q: If an Idaho Smiles provider is performing services in several locations, how will they be reimbursed?**

**A:** These situations are handled on a case-by-case basis because it depends on how the provider's Tax ID, NPI, and reimbursement options are set up with Doral Dental USA, LLC. Please contact provider recruitment at: (800) 685-9971 with any questions.

**21Q: Whose guidelines will be used to administer the Idaho Smiles Dental Program -**

**Department of Health and Welfare's, Blue Cross of Idaho's, or Doral's?**

- A:** The Idaho Smiles Dental Program will use the same guidelines that Idaho Medicaid has been using for covered services, age limitations, orthodontic scoring, diagnostic requirements, and frequency limitations. For more information, please contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).
- 22Q: Has an advisory committee been established for the Idaho Smiles Dental Program?**
- A:** Oversight of the Idaho Smiles Dental Program will be done by the Department of Health and Welfare based on the Blue Cross contract requirements.
- 23Q: Can a participating provider balance bill the participant?**
- A:** A participating provider may not balance bill a participant for covered services. Non-covered services may be billed to the participant, however, the participant or responsible party (such as a parent) must be informed, before the services are provided, that the services are not covered and that they must pay for the services.
- 24Q: Can a non-participating provider balance bill the participant?**
- A:** The provider must inform the participant or responsible party (such as a parent), before services are provided, that they are not a participating Idaho Smiles provider and that the participant will be billed for services received. The participant can then choose to go to a participating provider and avoid out-of-pocket expenses, or agree to pay the provider for services.
- 25Q: What is Medicaid's role in the program?**
- A:** Medicaid state funds, with federal financial participation, will pay Blue Cross a monthly amount per participant to cover the Idaho Smiles dental insurance for Medicaid Basic Plan participants.
- 26Q: Can this program be combined with any other programs or plans?**
- A:** Yes. Coordination of benefits rules will still apply. As a Medicaid program, the Idaho Smiles Dental Program is the payer of last resort when other insurance coverage is available.
- 27Q: Who do providers contact if they have problems with a participant: late, no shows, numerous cancellations, etc.?**
- A:** Each provider office can use its usual policies to handle these situations. Providers with questions can contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07) for assistance.
- 28Q: How will appeals and grievances be handled for the Idaho Smiles Dental Program?**
- A:** Appeals, grievances, and complaints must initially be submitted to Doral Dental, USA, LLC, using Doral's procedures. If a provider is not satisfied after going through Doral's procedures, they can file a complaint, request an administrative review, or contest a case as allowed in the existing Medicaid rules (see Idaho Code IDAPA 16.05.03 at: <http://adm.idaho.gov/adminrules/rules/idapa16/0503.pdf>.)  
For more information about appeals and grievances, participants or providers can contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).
- 29Q: Who should be notified if fraud is suspected?**
- A:** For details, please contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be

active on 8-27-07).

**30Q: Is tax money going to be used to help fund this program?**

**A:** Yes. Medicaid state funds, with federal financial participation, will pay Blue Cross a monthly amount per participant to cover the Idaho Smiles dental insurance for Medicaid Basic Plan participants.

**31Q: How will providers know if a participant is enrolled in Idaho Smiles?**

**A:** Participants should have an Idaho Smiles insurance card from Blue Cross of Idaho. Eligibility for Idaho Smiles should always be verified through Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07). If the participant does not have an Idaho Smiles insurance card, providers can use the participant's Medicaid ID number with the Medicaid electronic POS (point of service) device, EDS software, or MAVIS (the EDS voice response system at: (800) 685-3757), to determine eligibility. The eligibility response from EDS will be given in one of three ways:

1. Participant is eligible for Basic Plan (bill Idaho Smiles)
2. Participant is eligible for Pregnant Women (PW) Program (bill Idaho Smiles)
3. Participant is eligible for Medicaid (Enhanced Plan – bill EDS)

**32Q: What will the insurance card look like?**

**A:** The Idaho Smiles Dental Program insurance card is a Blue Cross of Idaho insurance card with the Idaho Smiles Dental Program logo.

**33Q: What happens in the event of a dental emergency?**

**A:** If possible, a participant should seek treatment from a participating Idaho Smiles dentist, using the Idaho Smiles insurance card. If a participant seeks treatment from a dental provider that is not participating in the Idaho Smiles Dental Program, the participant will be billed for the services they receive. If it is necessary for a participant to seek emergency treatment in a hospital emergency room or physician's office, the services may be covered by Medicaid's medical program using the Medicaid card, if the provider participates in the Medicaid program.

**34Q: What if the participant loses eligibility during a course of treatment?**

**A:** Reimbursement is based on the participant's eligibility on the date the service is performed or the date the teeth are prepared.

**35Q: Where should preauthorization requests be sent, who approves the requests, and how long will it take to get a service preauthorized?**

- A:**
- Preauthorization requests for Idaho Smiles participants should be sent to Doral Dental USA, LLC. Doral will issue all preauthorizations for dates of service on or after 9/1/07. Doral will also issue new preauthorizations for services that Medicaid has already prior authorized for services on or after 9/1/07, such as orthodontics.
  - Preauthorizations from Doral will be reviewed and approved or denied within 14 days.
  - For details about preauthorization, please contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07). They will guide you through the process.

## PARTICIPANT Q&A

**1Q: How will a participant know if they are enrolled in the Idaho Smiles Dental Program?**

**A:** Participants will receive a Blue Cross of Idaho/Idaho Smiles insurance card in the mail with their dental information packet and instructions on how to use their dental benefits. Participants should be sure their regional Health and Welfare office has their current address to ensure their packet and Idaho Smiles insurance card is sent to the correct address.

**2Q: Will a participant's dental benefits change under the Idaho Smiles Dental Program?**

**A:** The dental services covered under Idaho Smiles will match those services currently covered by Idaho Medicaid.

**3Q: Who does a participant call if they have questions about the program?**

**A:** Participants can call Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).

**4Q: Will a language line be provided for participants who do not speak English?**

**A:** Yes. Translation services are available through Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07). English and Spanish will be provided through this number. For participants who need assistance with other languages, the Customer Service representative will call Certified Languages International (CLI) interpreting service and will hold a conference call with the participant and the interpreting representative.

**5Q: Do participants need to enroll with a dentist?**

**A:** No, however participants should be sure the dentist they choose is participating in the Idaho Smiles Dental Program network. To find dentists who are participating in the Idaho Smiles Dental Program, participants can:

- Check their dental information packet for a list of participating providers.
- Ask their current dentist if they are participating in the Idaho Smiles Dental Program network.
- Call Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on to be activated 8-27-07).
- Check online at [www.bcidaho.com](http://www.bcidaho.com) and click on the Idaho Smiles logo.

**6Q: Do participants need a Healthy Connections referral to get dental benefits under Idaho Smiles?**

**A:** Dental services done in an office do not need a Healthy Connections referral. As of 9-1-07, outpatient dental procedures will no longer need a Healthy Connections referral.

**7Q: Do participants need prior authorization for services under Idaho Smiles?**

**A:** Participants should check with their dentist to find out what services require preauthorization under the Idaho Smiles Dental Program. Their dentist will request any preauthorizations needed.

**8Q: What happens if a participant loses eligibility during a course of treatment?**

**A:** Reimbursement is based on the participant's eligibility on the date the service is performed or the date the teeth are prepared.

**9Q: What is the appeals and grievance process for the Idaho Smiles Dental Program?**

**A:** Appeals, grievances, and complaints must initially be submitted to Doral Dental, USA, LLC, using Doral's procedures. If a participant is not satisfied after going through Doral's procedures, they can file a complaint, or request an administrative review or appeal as allowed in the existing Medicaid rules (see Idaho Code IDAPA 16.05.03 at: <http://adm.idaho.gov/adminrules/rules/idapa16/0503.pdf>.)

For more information about appeals and grievances, participants or providers can contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).

**10Q: Can this program be combined with any other programs or plans?**

**A:** If a participant has other dental insurance, Idaho Smiles will coordinate benefits with that insurance company. As a Medicaid program, the Idaho Smiles Dental Program is the payer of last resort when other insurance coverage is available. Participants on the Idaho Smiles Dental Program will have an Idaho Smiles dental card, and a Medicaid card for medical care. These are two separate programs that will not be combined.

**11Q: Will participants receive education about how to use the Idaho Smiles Dental services?**

**A:** Prior to the Idaho Smiles Dental Program implementation date of 9/1/07, Medicaid will send Medicaid Basic Plan participants an informational letter that will tell them about Idaho Smiles. Blue Cross of Idaho/Idaho Smiles will also send an information packet, including a participating provider directory, and an Idaho Smiles insurance card, to Medicaid Basic Plan participants prior to 9/1/07. For any additional questions; please contact Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07).

**12Q: What happens if I have a dental emergency?**

**A:** If possible, a participant should seek treatment from a participating Idaho Smiles dentist, using the Idaho Smiles insurance card. If a participant seeks treatment from a dental provider that is not participating in the Idaho Smiles Dental Program, the participant can be billed for the services they receive. If it is necessary for a participant to seek emergency treatment in a hospital emergency room or physician's office, the services may be covered by Medicaid's medical program using the Medicaid card, if the provider participates in Idaho Medicaid.

**13Q: Who can participate in the Idaho Smiles Dental Program?**

**A:** The contract with Blue Cross only includes Medicaid Basic Plan participants. Medicaid Enhanced Plan participants will still be covered by Medicaid's current dental program (for example, those participants that are elderly, disabled, or have special needs).

**14Q: Are women on the Pregnant Women Program allowed to participate?**

**A:** Yes, women on the Pregnant Woman Program will receive dental services through the Idaho Smiles Dental Program. They will be eligible for Idaho Smiles children or adult dental services depending on their age at the time of service.

**15Q: Can a participant choose not to participate in the program if they are a Medicaid Basic Plan participant or on the Pregnant Woman (PW) Program?**

**A:** Yes, Medicaid Basic Plan participants can choose not to participate in the Idaho Smiles Dental Program; however, they will not receive any other Medicaid dental benefits unless they become

eligible for the Medicaid Enhanced Plan.

**16Q: Who determines participant eligibility for the Idaho Smiles Dental Program, and how is eligibility verified?**

- A:**
- Medicaid eligibility is determined by the Idaho Department of Health and Welfare. For more information about eligibility for Idaho Medicaid, call: (866) 326-2485 (toll free) or the Idaho Careline at: 2-1-1.
  - Idaho Smiles eligibility should be verified through Idaho Smiles customer service at: (800) 936-0978, (phone line will be active on 8-27-07). If the participant does not have an Idaho Smiles insurance card, providers can use the participant's Medicaid ID number with the Medicaid electronic POS (point of service) device, EDS software, or MAVIS (the EDS voice response system at: (800) 685-3757), to determine eligibility. The eligibility response from EDS will be given in one of three ways:
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