

Employer News

AUGUST 2008



2007 Cost Containment Report Released

Our 2007 Cost Containment Report shows how we help manage our clients' benefits costs. Clients saved an estimated \$216.4 million in 2007 as part of our cost containment programs.

The 2007 Cost Containment Report identifies eight areas of cost containment savings: in-network savings, contractual limitations, eligibility verification, non-covered services, dental consultant review, optional services, non-billable services, and COB savings.

To view the entire 2007 Cost Containment Report, visit our Web site at www.deltadentalnj.com; click "Employers" and "Cost Containment Report" under "Reports and Surveys."

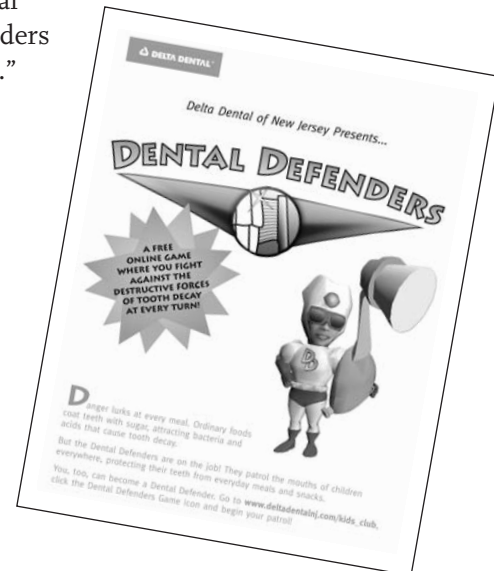
Promote Our Educational (and Fun) Oral Health Game with Colorful Free Poster

Parents are always searching for ways to get their kids excited about brushing, flossing, and healthy eating. We have just the answer. Tell your employees about Dental Defenders, an action-packed online game developed by Delta Dental of New Jersey where good oral-health habits help players win!

We've created a colorful game poster you can use to promote the game and its oral-health messages. To download and print the poster, go to www.deltadentalnj.com. Click "Employers" and "this colorful game poster" in the "What's New" section.

And be sure to check out both the game and our newly designed Kid's Club

page. Go to www.deltadentalnj.com. Click the "Kid's Club" box. Then click "Dental Defenders Game."



Winners of Special Olympics Golf Fundraiser Announced

The Eighteenth Annual Delta Dental Classic on May 28th drew almost 100 golfers on a near-perfect spring day. The event, which began in 1991, supports Special Olympics New Jersey (SONJ). While this year's contributions are still being tallied, the Classic raised more than \$609,000 for SONJ through 2007.

Winners include:

1st Place Low Gross (Women): Dr. Leslie Ann Skurla

1st Place Low Gross (Men): Jim Schulz

1st Place Gross Team: Dr. Charles Perle, Dr. Thomas Paglione, Dr. Leslie Ann Skurla, William Montanaro

SONJ is dedicated to helping people with mental disabilities become physically fit, productive, and respected members of society through sports training and competition. Special thanks to all of our participants and sponsors.

New Web Feature Provides Tools to Help Fight Fraud

Health insurance fraud accounts for at least 10% of the annual expenditure on health care in the United States. It costs Americans an estimated \$80 billion a year. Delta Dental is committed to combating dental insurance fraud. We recently launched the “Fight Fraud” section of our Web site to educate clients, members, brokers, and dentists about this costly problem, and provide resources to help eliminate it.

What to Look For

Do your members know how to recognize the signs of fraud? Our Web site includes a comprehensive list of fraudulent insurance practices. Some of these include:

- Submitting claims for services that were never performed.
- Misrepresenting the actual treatment rendered in an attempt to gain benefits.
- Misrepresenting treatment dates in an attempt to gain benefits.
- Billing insurance companies more for a service than what is charged on the patient ledger.
- Misrepresenting the identities of patients, members, or dentists.
- Not charging or collecting full co-payment, deductibles, or extended discounts and failing to disclose it on the claim.

How Patients Can Help Prevent Health Insurance Fraud

Patients play an important role in foiling potential fraud. They can do this by:

- Knowing their benefits. (Members can check their benefits online using Benefits Connection. Go to www.deltadentalnj.com. Scroll over “Members,” click “Benefits Connection,” and log on.)

- Asking about dental fees upfront.
- Never signing a blank claim form.
- Demanding detailed bills for services and checking them for accuracy. Asking for clarification if they see problems or inconsistencies on their bills.
- Reviewing their Explanation of Benefits statements. Making sure “free services” aren’t charged to their insurance carrier.

Members should be aware that if someone says they can bill their insurance company so that an uncovered treatment is paid for, they are being pulled into an illegal scheme. They could lose their insurance coverage. They risk being arrested, fined, and jailed.

Reporting Fraud

You can report suspected fraud to us in several ways:

- Call our fraud hotline at (888) 696-3262
- E-mail us at reportfraud@deltadentalnj.com
- Fax us at (973) 944-4573
- Write to us at:
Delta Dental of New Jersey
Special Investigations Unit
1639 Route 10
Parsippany, NJ 07054

For more about our efforts to eradicate fraud and how you can help, visit our Web site at www.deltadentalnj.com and click “Fight Fraud” on the left navigation bar.

New Survey Seeks Member Input About Our Web Site

We recently launched a brief online survey seeking feedback from members about our Web site. Please encourage your members to participate. The survey takes just three minutes. Their responses will help us evaluate what we’re doing right, and how we can better meet member needs.

To access the survey, visit our Web site at www.deltadentalnj.com. Then click the “complete our online survey” link under the “What’s New” section. We appreciate your help!

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Comments and suggestions are welcomed and should be directed to:

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In Connecticut, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs.