



VIRTUAL
2020 NATIONAL
RYAN WHITE
CONFERENCE ON
HIV CARE & TREATMENT

Expanding Oral Healthcare Access Through an ADAP-Designed Dental Program

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Louisiana Health Access Program



- LA HAP is Louisiana's ADAP
- Covers health premiums and cost-shares for insured clients
 - LA HAP office manages ADAP enrollment and eligibility
 - Contracts with local community-based organization, Open Health Care Clinic (OHCC), to process premium and cost-share payments
 - Clients do NOT need to work with case management in order to access LA HAP
- Approximately 4,000 clients at any given time, of which ~90% are insured
 - 1/3 Marketplace
 - 1/3 Employer/group
 - 1/3 Medicare



Why should ADAPs prioritize dental care?

- In 2017 Statewide Needs Assessment for PLWH (N=1,364):

40.7% {

- **26%** lack dental coverage, but need it
- **6.3%** have coverage that doesn't meet all their needs
- **8.4%** have it but aren't sure how to use it

- Adult dental insurance is NOT subject to regulation under the ACA
 - Waiting periods often apply
 - Small annual coverage limits (e.g. \$1,500)
 - Out-of-pocket maximums are rare
 - Many necessary services are not covered

2018 survey of trans and gender-nonconforming New Orleanians: dental care was #1 top concern with **80%** reporting need



What we tried before



- 2016: HRSA clarifies rules around standalone dental coverage
 - Allowed for coverage of certain services within waiting periods, above annual maximum, outside Schedule of Benefits, etc. if considered medically necessary
- Problems encountered:
 - *For clients/case managers:* new policies not well-publicized, understood or utilized
 - *For dental providers:* new policies lacked clear, cut-and-dry answers on what they would be reimbursed for
 - *LA HAP/OHCC staff:* placed in position of judging claims based on medical necessity; staff had few tools available to push back against providers believed to be taking advantage of generous reimbursement policies

Creation of the LA HAP/Guardian Plan



- 2018: Approached by American Exchange brokers about creation of group plan for LA HAP clients
 - AE connected LA HAP with Guardian Life Insurance to customize a private plan where the ADAP acts as an “employer” and plan administrator
 - OHCC (sub-contractor) entered into the contract with Guardian in order to avoid state procurement process
- Guardian conducted provider network analysis
 - 4,824 statewide providers
 - 96.2% of LA HAP clients live within 10 miles of a network provider
 - 95% live within 10 miles of 2 or more providers
 - Among “key geographic areas” (17 parishes with largest concentration of LA HAP clients): 97.3% have provider access
- Went live in January 2019

Customized plan design



- Consulted with OHCC dental clinic on which services should be included & which common plan clauses should be eliminated in order to better serve PLWH
- 100% coverage without cost-sharing at time of in-network visit for all covered services
- No waiting period
- Annual maximum set at \$5,000

PlanHolder:
HAART, INC

Subscriber:

JOHN DOE

Guardian DentalGuard

Plan Number: G-00555134



Member ID: 123456789

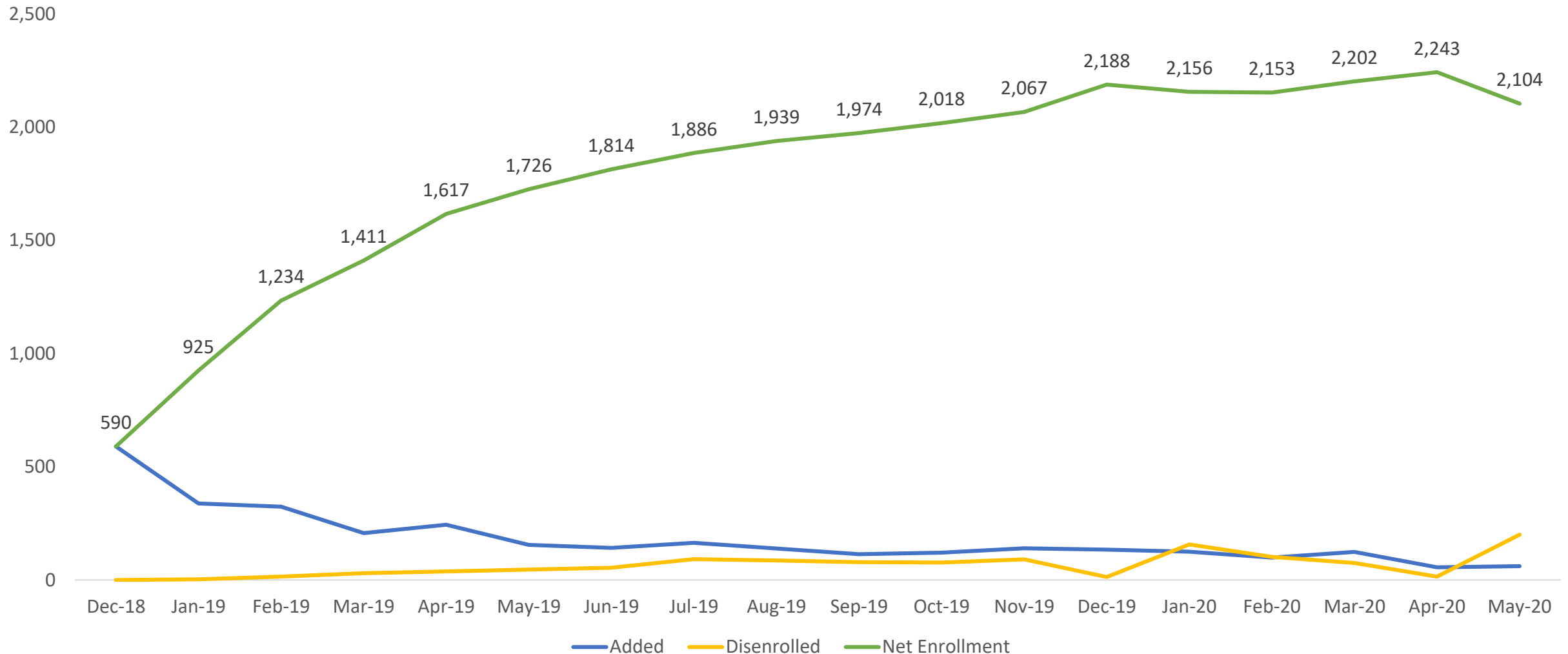


Plan Enrollment: overview



- Can opt into plan at time of LA HAP recertification, or can enroll anytime by completing simple enrollment form
- Year-round enrollment
- LA HAP and OHCC staff have access to Guardian online portal to directly enroll, disenroll clients in near-real time
- Clients who fail to recertify for LA HAP are manually disenrolled from the plan at the end of each month (but can opt back in once recertified)

Plan Enrollment: month to month



Internal Processing



- To enroll in the LA HAP Guardian Dental Plan clients or case managers submit a Plan Enrollment Form
 - All clients received this form via mail when plan was introduced
 - Pre-filled form exists on the LA HAP website for easy submission
 - Any client can call the LA HAP office to have staff fill out the form on their behalf
- Once form is received it is then approved or denied by eligibility staff
 - Client must be currently LA HAP eligible and not enrolled in another standalone or group dental plan
- If approved, form is forwarded to OHCC for payment/enrollment

Aligning Dental Enrollment with Eligibility



- When a client's LA HAP eligibility lapses, any (non-Guardian) claims they may have during that time will either be rejected by the pharmacy at point-of-sale or rejected by HIP at the time of adjudication (which keeps us in compliance with RW legislation).
- **With Guardian adjudicating dental claims instead of OHCC**, they have no mechanism for checking LA HAP eligibility and will potentially adjudicate claims for ineligible clients.
- When clients are no longer eligible for LA HAP or the Guardian Dental Plan it's imperative that they are disenrolled in the online portal in real time
- Ensuring clients are disenrolled from the plan as soon as possible following their loss of LA HAP eligibility prevents this, and keeps us in compliance with our grant.

“Calls From The Chair”



- Emergency calls where the client and dentist learns the client has no dental coverage while ‘in the chair’
 - While these situations are not ideal they do occur
 - With the introduction of the new plan these calls go much smoother for the client, OHCC, & LA HAP staff
- OHCC/LA LAP staff can complete the enrollment form & enroll client in the online portal after call is received so client can have dental coverage the same day
 - Once clients are enrolled in portal their status can be pending for hours to days depending on staffing at Guardian.
 - Coverage will be retroactive to the original effective date
 - At this point it is up to the dental provider as they reserve the right to hold clients accountable for a portion of their visit if they do not see active coverage in client’s profile

Guardian Homepage



I want to...

[See what's new - March 2020](#)

[Print ID card](#)

[View messages \(2 new\)](#)

[Check pending status](#)

[Check claim status](#)

[Enroll member](#)

Billing

Current bill:

\$15,379.80

Bill due:

07/01/2020

[Bill summary](#)

[Print PDF of bill](#)

[Make payment](#)

Plan benefits



[Class summary](#)

[Update plan](#)

[View company info](#)

Members



[View member](#)

[Enroll member](#)


[View EOI status](#)

Premium Payment Ease



The below list of payment history spans the last 24 months.

 [Email payment history](#)

[Make payment](#) 

Sort by selecting the column heading.

Results per page

Due date	Division ID	Check number	Amount billed	Amount paid	Post date	Outstanding amount
07/01/2020	0000		\$15,379.80	\$0.00		\$15,379.80
July, 2020 total:			\$15,379.80	\$0.00		\$15,379.80
06/01/2020	0000	Auto	\$13,630.08	\$13,630.08	06/01/2020	\$0.00
June, 2020 total:			\$13,630.08	\$13,630.08		\$0.00
05/01/2020	0000	Auto	\$16,033.31	\$16,033.31	05/04/2020	\$0.00
May, 2020 total:			\$16,033.31	\$16,033.31		\$0.00
04/01/2020	0000	Auto	\$15,764.34	\$15,764.34	04/01/2020	\$0.00
April, 2020 total:			\$15,764.34	\$15,764.34		\$0.00

Claims Billing



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CLMFACTS
PROCESS DATES: 05/01/20 THRU
05/29/20

GUARDIAN LIFE INSURANCE CO.
MONTHLY FINANCIAL TRANSACTION REGISTER

PAGE NO: 1
RUN DATE: 05/30/20
PERIOD : 05/01/20 -
05/29/20

GROUP : HAART, INC
DEPARTMENT:

FUND NUMBER: 555134
ALTERNATE FUNDED - AFD000

CONTROL NUMBER	PROCESS DATE	DATE OF SERVICE	CLAIM NUMBER	MEMBER ID	MEMBER NAME	PATIENT 1ST NAME	REL CD	PAYEE	PAYMENT AMOUNT
60888001	05/01/20	04/27/20					M	SOUTH RIVAGE	1,532.00
60888347	05/01/20	04/29/20					M	ANDREW E HOOD	192.00
60888350	05/01/20	04/29/20					M	LAUREN MAENZA, DDS	115.00
60889306	05/04/20	05/01/20					M	TODD J CANTELLA	193.00
60890223	05/04/20	04/29/20					M	PATRICK GUIDRY	98.00
60890229	05/04/20	04/30/20					M	ROSS W QUARTANO, DDS	46.00
60892620	05/05/20	05/04/20					M	MANHATTAN DENTAL ASSOCIA	89.00
60892623	05/05/20	05/04/20					M	ST CLAUDE GENTLE DENTAL	94.00
60892625	05/05/20	03/04/20					M	JAMES C PALMER DDS	1,200.00
60892644	05/05/20	04/30/20					M	STACIE L NOE DDS APDC	1,050.00
60893615	05/05/20	04/18/20					M	GUSTAVO MANUEL COUTIN, D	1,400.00
60895177	05/06/20	05/04/20					M	J & J DENTAL DBA P	2,752.00
60895179	05/06/20	02/17/20					M	ELGENE E HOOD, DDS	2,328.00
60895930	05/06/20	04/20/20					M	LAKESIDE DENTAL CARE	342.00
60896207	05/06/20	05/02/20					M	GUSTAVO MANUEL COUTIN, D	1,220.00
60896316	05/07/20	05/04/20					M	ST CLAUDE GENTLE DENTAL	1,074.00
60896318	05/07/20	05/04/20					M	ROSS W QUARTANO, DDS	2,877.00
60897005	05/07/20	05/05/20					M	GEAUX SMILES	104.00
60897774	05/07/20	12/19/19					M	TALIA R CRAIN, DDS	246.00
60898710	05/07/20	05/04/20					M	ROBERT JOSEPH EDWARDS, D	61.00
60898857	05/07/20	01/11/20					M		900.00
60900571	05/08/20	04/30/20					M	CHELSEA P ACCARDO, DDS	1,425.00
60900643	05/08/20	05/05/20					M	OAK TREE FAMILY DENT LLC	2,312.00
60902040	05/11/20	05/05/20					M	CARROLL LANDRY, DDS	2,132.00
60902852	05/11/20	11/22/19					M	WILLIAM J DONNELLY JR, D	216.00
60903673	05/11/20	05/07/20					M	KRISTA J BENNETT-BRUNS,	122.00
60903714	05/11/20	05/07/20					M	ACADIAN DENTAL	1,377.00
60907199	05/12/20	05/08/20					M	EXCEPTIONAL DENTAL OF KE	58.00
60907200	05/12/20	05/04/20					M	EXCEPTIONAL DENTAL OF KE	1,750.00
60907202	05/12/20	05/08/20					M	TIMOTHY R RABORN	290.00
60907214	05/12/20	03/13/20					M	CRESCENT CARE HEALTH AND	95.00
60907217	05/12/20	05/06/20					M	WILLIE F COLLINS, DDS	264.00
60910468	05/13/20	05/12/20					M	RICHARD M RATHKE JR	595.00
60911152	05/13/20	05/07/20					M	CURTIS H ROY & ASSOC	287.00
60911161	05/13/20	05/11/20					M	BROCK J BARRAS, DDS	94.00
60911408	05/13/20	05/05/20					M	DISTINCTIVE SMILES OF BA	142.00
60915188	05/14/20	05/11/20					M	BOWLING DENTAL COMPANY L	158.00
60915190	05/14/20	05/12/20					M	SHELLY BARONE, DDS	66.00

**Cannot be paid
through the portal.
Must mail payment.**

Quality Management



- Sub-recipient monitoring includes:
 - Monthly review of random sample of EOBs
 - Annual provision of program documents, including credentialing procedures
- Other QM measures include:
 - Annual Client Satisfaction Survey
 - Quarterly feedback from Ryan White Community Advisory Board
 - Comparing Guardian claims against Part B oral health services utilization data to ensure oral health dollars are used as payer of last resort

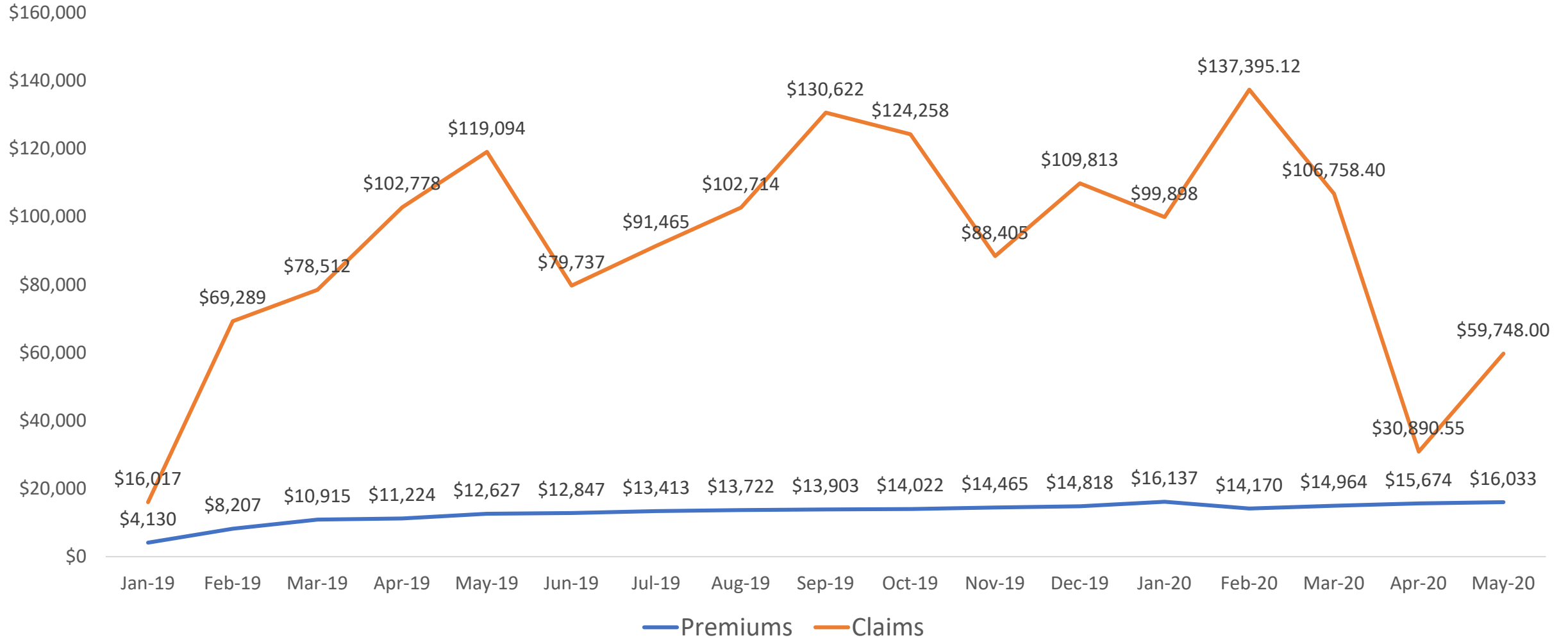
Plan Utilization: frequent services



- After routine office visits, most frequently-utilized services include tooth extraction and replacement
- Many clients were delaying their most critical dental needs until they found a plan they understood and were comfortable using

CDT Code	Dental Procedure	Total Dental Amount Paid	Services Preferred Providers	% Services Preferred Providers	Total Number of Services	Total Services per 1,000 Members
D1110	Prophylaxis - Adult	\$11,382	164	81.2%	202	90
D0120	Periodic Oral Evaluation	\$4,761	134	83.2%	161	71
D7210	Extraction Of Tooth - Erupted	\$18,391	127	83.0%	153	68
D7140	Extraction, Erupted Tooth Or Exposed Root	\$7,570	79	56.0%	141	63
D2740	Crown - Porcelain/Ceramic Substrate	\$33,319	102	81.6%	125	55
D2950	Core Buildup, Including Pins	\$7,702	96	86.5%	111	49
D0274	Bitewing Xrays - Four Films	\$2,940	93	90.3%	103	46
D0220	Intraoral Xrays - Periapical, First Film	\$1,694	75	78.9%	95	42
D0150	Comprehensive Oral Evaluation	\$4,119	83	88.3%	94	42
D2392	Composite - 2 Surfaces, Posterior	\$10,853	59	68.6%	86	38
D4341	Periodontal Scaling And Root Planing	\$11,246	72	87.8%	82	36

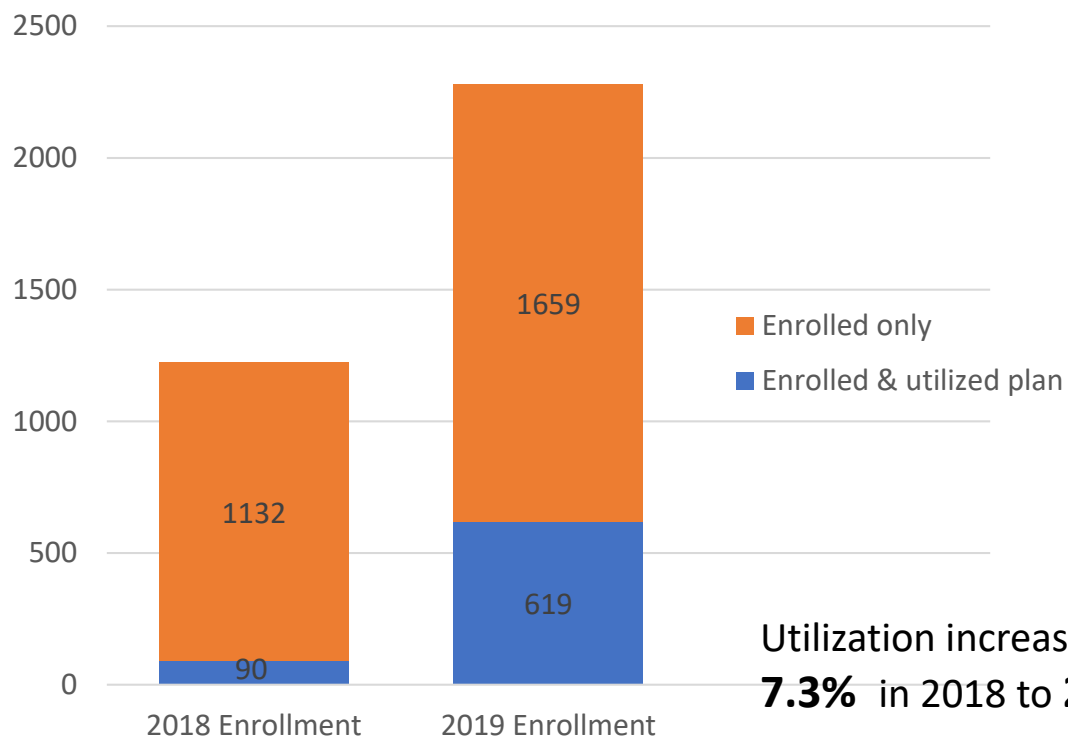
Plan Expenditures



Utilization and Expenditures: 2018 vs. 2019



Utilization of individual dental coverage*



Utilization increased from **7.3%** in 2018 to **27%** in 2019.

Average annual claim expenditures per client:
2018: \$939
2019: \$1,195

Average annual premium expenditures per client:
2018: \$476
2019: \$84

*In 2018: refers to enrollment in individual, non-employer dental plan. In 2019: refers to enrollment in Guardian dental plan (LA HAP discontinued coverage of all other individual, non-employer options in 2019)

** Reflects data for Jan-Sept 2019 only (most recent available). 2018 data reflects full year.

What we've learned



The Good

- Large insurers have resources, areas of expertise and professionalized data systems beyond the capacity of most ADAPs, including:
 - 3rd party verification for coordination of benefits
 - Professional panels to review claims and appeals
 - Customized utilization analyses
- Designing a standalone plan with 0% cost-sharing levels means members don't need to let providers know about their ADAP coverage
- Members have great freedom in choosing providers

The Growing

- Dentists can still:
 - Balance-bill
 - Refuse to accept any insurance
 - Require an upfront deposit from member, even for a plan with 100% coverage
- Insurers and brokers must be introduced to the concept, structure and values of ADAP
- No plan design can account for all costs a client might incur or procedures they might be offered
- Increase education to providers of what services HIP pays vs Client responsibility (ex: Discounted Services are not covered under this plan).