

Delta Dental of Oklahoma / Fall 2010

Dentist Check Up

Meet the DDOK Board: An Interview with Board Member Mike Howl, DDS



A longtime Delta Dental provider, Dr. Mike Howl has served the midtown Tulsa area as a general dentist for 33 years. He has served on the Delta Dental of Oklahoma Board of Directors for nearly 6 years,

having served on the dental policy, finance and audit, and governance committees. The following are excerpts from a recent interview with Dr. Howl.

DDOK: What do you think are the major points of difference between Delta Dental and other carriers?

Howl: Delta Dental provides coverage to more individuals in Oklahoma and has the largest provider networks. Every phase of their business seems to be done a little better, from customer service to claims processing and I think that's due to their sole focus on dental. Also, Delta Dental of Oklahoma gives back to the community like no other carrier.

DDOK: What are the biggest changes you have seen in dentistry?

Howl: Probably the tremendous changes in materials we use today - with an emphasis on

cosmetics, also, technological changes such as digital imaging. When I started, there were no computers in dental offices and very few people had dental benefits. Single tooth implants were considered experimental – so we've come a long way.

DDOK: What knowledge have you gained about Delta Dental as a result of serving on the Board?

Howl: I now understand how difficult it is to manage a dental plan and compete in the dental benefits arena. I also have a greater appreciation for, and realize, what an excellent job the president, senior staff, and all the employees are doing.

DDOK: What does the future of dentistry/dental benefits look like? What are some issues facing the dental benefits industry?

Howl: It's hard to predict how health care reform will impact dentistry. I think everyone is taking a wait and see approach. There are a lot of people in Oklahoma without dental coverage who would like to have it. The challenge will be to economically provide the opportunity for coverage to all who want it. I also see the possibility of real-time claims processing and payment to providers before the patient leaves the office. There may also come a time when a person's health history from all of their healthcare providers will be compiled and used in

prevention and treatment of that individual.

DDOK: Talk a little about the Foundation – what are your thoughts about its impact on communities around Oklahoma?

Howl: Delta Dental of Oklahoma has helped tens-of-thousands of people through their contributions to education efforts and support of charitable organizations and the OU College of Dentistry. There has been a lot of dentistry delivered to those in need - and that would not have been the case if it weren't for Delta Dental.

DDOK: What are your hobbies when you aren't practicing dentistry?

Howl: I really enjoy bicycling, fishing, and travel. Most people probably don't know that I am also a 7th degree black belt in Karate.

DDOK: Anything else you would like to add?

Howl: Just I have really enjoyed working with the other board members and senior staff at Delta Dental of Oklahoma. I have always tried to provide the dental provider's perspective on issues and to support what is best for everyone involved - whether it is the provider, the patient, or Delta Dental's ability to innovate and effectively compete.

Your Passion is Our Mission



Improving the oral health of your patients is your passion. But did you know that by being a part of Delta Dental of Oklahoma, you also help to improve the oral health of Oklahomans throughout the state?

Delta Dental's not-for-profit structure allows for a larger percentage of our revenue to benefit community concerns. Our subscribers pay premiums – and our providers receive reimbursements – that are highly competitive with for-profit insurers. The difference is – the portion of the premium dollar which would be paid in dividends and taxes by a for-profit insurer can go instead toward supporting more charitable and educational endeavors.

With annual revenue of more than \$125 million, DDOK will contribute \$1.4 million to its Foundation in 2010. On average, nearly 90 cents of every premium dollar goes to you, Delta Dental's providers, for the actual care delivered. We work hard to keep the administrative costs below ten cents, leaving a surplus of about one to two cents. Half of this surplus is contributed to Delta Dental's reserve funds, to ensure that regardless of the ebb and flow of the economy, we have the resources required to fulfill our commitments to our providers and subscribers. The other half is contributed to our Foundation*, where it is used to

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Some MetLife Dental Claims Being Reviewed in India: Credentialing Questioned



MetLife has hired consultants in India to review U.S. dental claims, angering some dentists who believe that the claims should be handled domestically, according to independent source reports.

In a letter sent in January to all MetLife consulting dentists, Dr. Brian Fitzgibbons, manager of MCR (MetLife Claim Review) clinical for MetLife, announced there are not enough consultants in the United States to handle all of the claims, and the company was unsuccessful in recruiting more.

The American Dental Association's Council on Dental Benefit Programs (CDBP) takes issue with this practice, believing U.S. claims should only be reviewed by U.S. dentists. Additionally, in an era when more claims are auto-adjudicated, there should be a decreasing demand for claims review, which has dentists questioning the argument that there are not enough consultants.

"We have a policy that states that those people who are reviewing and denying claims should be U.S. dentists, preferably from the same jurisdiction that our practicing dentists are from, with the same credentials, same degree, etc.," said

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Foundation Spotlight

Foundation Honored as Member of OU Seed Sower Society



Foundation Chair Dr. Michael McLeod and DDOK CEO John Gladden with Dr. Stephen Young, Dean of the OU College of Dentistry.

The Delta Dental of Oklahoma Charitable Foundation has been named as a member of the University of Oklahoma's Seed Sower Society, which honors donors whose gifts to OU total \$1 million or more. The Foundation was recognized for contributing more than \$1 million to the OU College of

Dentistry since 2001.

"We are deeply grateful for Delta Dental's exceptional support of the OU College of Dentistry, including generous scholarships for deserving dental students, key contributions for new software to assist the college with upgrading its clinic management systems, vital funds to help offset the cost of providing quality dental care to patients with little or no income, and funding for satellite learning centers for dental hygienists around the state," said OU President David Boren.

Delta Dental of Oklahoma president and CEO, John Gladden, and Dr. Michael McLeod, Foundation Chairman, accepted the honor from the Dean of the College of Dentistry, Dr. Stephen Young, during the OU Dean's Circle Dinner held at the Governor's mansion. In his acceptance speech Gladden emphasized the

importance of dental professional volunteerism. "Without volunteer dental professionals you only have half the equation: the money half. With them you multiply the force of the money by 10, a powerful impact," Gladden said. "The OU College of Dentistry is producing more than just dentists here. You are producing dental professionals with heart and a spirit of community and volunteerism like few other professions."

The Seed Sower name was selected for this special society because, like OU's first president, David Ross Boyd, generous donors play an extraordinary role in planting seeds of excellence at the University of Oklahoma. All Seed Sower members receive a specially made Seed Sower statue created by noted sculptor and OU artist-in-residence Paul Moore.

Volunteer Now for OkMOM 2011!



Volunteer registration is now open for the second annual Oklahoma Mission of Mercy being held **February 4-5** at the **Cox Convention Center in Oklahoma City**. Organized by the Oklahoma Dental Association, the 2-day free dental clinic event is funded by a \$150,000 grant from the Delta Dental of

Oklahoma Oral Health Foundation. At the 2010 OkMOM in Tulsa, more than 1,800 patients were served by over 1,600 dental professionals and other volunteers. This year's goal is to serve 2,000 patients!

Last year the volunteer roster was filled by early January, so volunteers are encouraged to register early at www.OkMOM.org. Also, you can help spread the word about the event by distributing the OkMOM Patient Information Flyer located on the Foundation website at www.DeltaDentalOK.org/foundation.

New Resource for Dental Care guide available



The Fall issue of the Resource for Dental Care guide is now available at www.DeltaDentalOK.org/foundation. Be sure to download the most recent version to ensure the accuracy of the listings. This is a great tool for dental offices and others who serve as referral sources for those in need of dental care they cannot afford.

...Passion

support professional and public dental education and to help support volunteer dental professionals in their efforts to provide oral health care services to the less fortunate all across our state.

Thank you for making it possible for us to fulfill our mission – our passion - like yours – to improve the oral health of all Oklahomans!

**NOTE: DDOK annually contributes to its Foundation 50 percent of its net contribution to reserves based on a three-year rolling average of its net contribution to reserves before Foundation expenditures.*

...Metlife

Dr. Bert Oettmeier, chair of CDBP.

That idea is important because dentists trained in foreign countries may be trained differently than in the United States, Dr. Oettmeier said. The American Dental Association's (ADA) view is that there is good reason why Commission on Dental Accreditation-accredited education—is required for licensure in the United States.

It's unclear whether the consultants in India will strictly be reviewing dental claims or medical as well. The ADA is not aware that other insurance companies are employing this practice. For the record, all DDOK claims are processed in Oklahoma and/or within the Delta Dental system.

Source: ADA News

Classified Giving

Getting New Equipment?

Donate the old equipment to a worthy cause!

If you have dental equipment or supplies you'd like to donate to a charitable dental organization, please contact Terrisa Singleton at 800-522-0188, Ext. 771 (Toll Free) or 405-607-4771 (OKC Metro) or email tsingleton@DeltaDentalOK.org.

