



## Frequently Asked Questions

# **Background Information**

### **What is the Dental Wellness Plan?**

The Dental Wellness Plan is a program for comprehensive dental benefits that covers basic dental care. This program is only for members currently in the Iowa Health and Wellness Plan or newly eligible members enrolling in the Iowa Health and Wellness Plan.

Members with the Dental Wellness Plan, who complete preventative dental exams, could earn coverage for more extensive services. Your exam will also count as one of two Healthy Behavior activities you need to complete to get free health coverage during your next year of enrollment with the Iowa Health and Wellness Plan.

For further information on Healthy Behaviors, please visit: <http://dhs.iowa.gov/IHAWP/healthy-behaviors>

### **Who is included in the Dental Wellness Plan?**

The Dental Wellness Plan provides dental coverage for members currently in the Iowa Health and Wellness Plan or newly eligible members enrolling in the Iowa Health and Wellness Plan.

### **What is changing?**

Dental Wellness Plan members now have two dental carrier options to choose from. Members are now able to choose Delta Dental or MCNA Dental to provide dental coverage. Benefits will remain the same. Both dental carriers will offer the same benefits and have their own network of dental providers.

For further information on dental benefits, please visit:

<http://dhs.iowa.gov/dental-wellness-plan/services>

For further information on dental carrier providers, please visit:

<http://dhs.iowa.gov/dental-wellness-plan/find-a-provider>

### **Who are the available dental carriers under the Dental Wellness Plan?**

Dental Wellness Plan members are able to choose Delta Dental or MCNA Dental for their dental coverage.

### **Which dental carrier should I choose?**

Members should choose the dental carrier that best fits their needs, or the needs of their family. Both dental carriers will offer the same benefits and have their own network of dental providers.

To verify that your current dental provider is within your carrier's provider network, you may contact the dental carriers directly by phone or email, visit the dental carrier's webpages, or contact your dental provider (dentist). **For further assistance, members may also contact Iowa Medicaid Member Services directly at 1-800-338-8366 or 515-256-4606 (when calling from within the Des Moines area), Monday through Friday, 8 a.m. to 5 p.m. For telephone accessibility assistance if you are deaf, hard-of-hearing, deaf-blind, or have difficulty speaking call Relay Iowa TTY at 1-800-735-2942.**



## **Dental Wellness Enrollment Packet**

### **I received an enrollment packet/ enrollment letter, what do I need to do now?**

If you are happy with your current dental carrier (current members), or the randomly assigned dental carrier listed on your enrollment letter (newly eligible members), you do not need to do anything.

If you would like to change your dental carrier, please notify Iowa Medicaid Member Services. **Contact Iowa Medicaid Member Services directly at 1-800-338-8366 or 515-256-4606 (when calling from within the Des Moines area), Monday through Friday, 8 a.m. to 5 p.m. For telephone accessibility assistance if you are deaf, hard-of-hearing, deaf-blind, or have difficulty speaking call Relay Iowa TTY at 1-800-735-2942.**

### **What is my “Choice Period End Date”?**

Your Choice Period End Date is listed on your enrollment letter within your enrollment packet. If you wish to change your dental carrier, or are selecting your dental carrier, you must do so by this date for the selection to take effect the following month.

### **I’m a new Dental Wellness Plan member. Why does it say that I’ve already been assigned to a dental carrier? Do I have a choice?**

Newly eligible Dental Wellness Plan members are tentatively assigned to a dental carrier in their Dental Wellness Plan enrollment packets. Tentative assignments are random and based on an algorithm that aims to keep families together. Each newly eligible member has the opportunity to choose the dental carrier that best fits their dental healthcare needs and/or the needs of their family member(s). If you do not like the dental carrier that has been tentatively assigned to you, you have 90 days from your Choice Period End Date to change your dental carrier for any reason, and for “Good Cause” reasons after that.



## When will my dental carrier change take effect?

### **\*IMPORTANT\***

Members who change their dental carrier after the choice cut-off date will continue to receive dental carrier coverage from their current dental carrier until the change takes effect.

Members wishing to change their dental carrier will have the following cut-off dates for the 2016 year.

Choice Cut-Off Date	Effective Coverage Date
July 19, 2016	August 1, 2016
August 18, 2016	September 1, 2016
September 16, 2016	October 1, 2016
October 19, 2016	November 1, 2016
November 17, 2016	December 1, 2016
December 19, 2016	January 1, 2017

### How to read this chart:

**Choice Cut-Off Date:** Members must change their dental carrier by this date for the change to take effect by the Effective Coverage Date.

**Effective Coverage Date:** Date that dental carrier change will take effect.

**Example:** The last day to make a dental carrier choice for coverage effective September 1, 2016, is August 18, 2016. If a member changes their dental carrier between August 19, 2016, and September 16, 2016, this change will not take effect until October 1, 2016.

## What if I don't make a change by my Choice Period End Date but I want to later?

Members will have 90 days from your Choice Period End Date listed on your enrollment letter to change your dental carrier for any reason. You may also change your dental carrier at any time for reasons of "Good Cause," such as your dentist not being in your dental carrier's provider network.

### What is a "Good Cause" reason?

1. Your dentist or dental provider is not in your dental carrier's network.
2. Insufficient quality of care given by your dental carrier:
  - a. Inadequate treatment given for your medical diagnosis
  - b. Inadequate use of referrals/specialty care providers.
  - c. Refusal to give referrals for second opinions.
  - d. Deviations from the Standards of Treatment guidelines.
3. Availability of a new, previously unavailable provider, who is enrolled with the alternate dental carrier.



## **When will I receive an ID card from my dental carrier?**

### Newly Eligible Members

You will receive an ID card from your dental carrier before your coverage begins. If you (do not/did not) make a choice, you will receive an ID card from the dental carrier that was listed on your enrollment letter.

### Current Members

Members currently enrolled in the Dental Wellness Plan who do not make a choice, will continue to receive dental coverage with Delta Dental. You will not receive a new card from Delta Dental if you do not change your dental carrier.



## Benefits/ Services/ Healthy Behaviors

### What benefits are covered under the Dental Wellness Plan (DWP)?

The Dental Wellness Plan covers basic dental care. Members who complete dental exams could earn coverage for more extensive services. Your exam will also count as one of two healthy behavior activities you need to complete to get free health coverage during your next year of enrollment with the Iowa Health and Wellness Plan.

Benefits fall into three categories:

#### **Core Benefits: Available immediately**

The Dental Wellness Plan covers basic dental care which includes:

- Emergency Services
- X-rays
- Cleanings
- Fluoride
- Fix teeth / dentures for basic needs (eating, speech, pain)

**Enhanced Benefits:** Go to a **second** dental exam in the 6-12 months following your first exam and you will earn these additional benefits:

- Fill cavities
- Root canal
- Gum treatment
- Denture repair
- Some dental surgery

**Enhanced Benefits Plus:** Go to a **third** dental exam in the 6-12 months following your second exam and you will earn these additional benefits:

- Crowns
- Tooth replacement (bridge and partial denture)
- Gum surgery

#### **\*IMPORTANT\***

If you do not go to your dental exams every 6-12 months, you will keep your **Core Benefits** and Emergency Services. Members age 19 and 20 are eligible to receive all services as long as you meet clinical criteria for the service, even if you have not yet earned the benefits.



### **Do the dental carriers offer different benefits?**

Both dental carriers offer the same benefits although each of the carriers has their own network of dentists and dental providers.

For further information on dental carrier providers, please visit:

<http://dhs.iowa.gov/dental-wellness-plan/find-a-provider>

### **How do I know if a service is covered under the DWP?**

Delta Dental and MCNA Dental are required to offer the same core benefits as determined by Iowa Medicaid. Your provider will work with your dental carrier to determine if your services are covered.

### **Do I still have to complete my Healthy Behaviors?**

Yes. Members of the Iowa Health and Wellness Plan can receive free health care if they complete their Healthy Behaviors. The Healthy Behaviors program is a way for all Iowa Health and Wellness Plan members to work with health care providers to be healthy and stay healthy. To continue receiving free coverage under the Iowa Health and Wellness Plan, you must complete your Healthy Behaviors. A dental exam is a Healthy Behaviors.

### **Do I have to pay for dental services?**

For covered dental services, members will not have to pay as long as they see a Dental Wellness Plan dentist that is in their dental carrier's provider network. If you agree to receive services that are not covered by the Dental Wellness Plan, you will have to pay for those services.

Before receiving services, please ask your dentist if the services are covered. If the services are not covered, you will have to pay for the services.



## **Providers**

### **What dental providers are available under each carrier?**

For further information on available providers within your dental carrier's network, you can contact your carrier via phone or visit their website.

#### **Delta Dental**

Phone: 1-888-472-2793

Website: [www.DWPIowa.com](http://www.DWPIowa.com)

#### **MCNA Dental**

Phone: 1-855-247-6262

Website: [www.mcnaia.net](http://www.mcnaia.net)

Members may also verify available dental providers by visiting the Dental Wellness Plan 'Find a Provider' webpage at: <http://dhs.iowa.gov/dental-wellness-plan>

### **Can I continue to see my current dentist?**

Both Delta Dental and MCNA Dental have a list of providers in their network. Members will want to make sure that their dentist is within their dental carrier's network once they are enrolled in their program. If a member's dentist is out of their dental carrier's provider network, they may still continue to see the member however, they may also choose not to see the member.

Before receiving services from your dentist, please let them know your chosen dental carrier and ask them if they are enrolled with your dental carrier. If your provider is not in your dental carrier's provider network, this is a "Good Cause" reason to change your carrier. If you do not wish to change your dental carrier, you may choose another dentist within your dental carrier's provider network.