Health Care Reform – Plan Limits and Preventative Care

The health care reform legislation will prohibit lifetime dollar maximums from being imposed on benefits you receive. It may also make you and your family eligible for some important preventative services which could help you avoid illness and improve your health.

Starting Jan. 1, 2011, several automatic changes will take affect for the BCS Life individual medical coverage and the Blue Cross Blue Shield small group program in use by MDA members.

The health care reform legislation requires that all lifetime coverage limits be removed for plans issued or renewed on or after Sept. 23, 2010. For our members who use both the individual and small group programs this means that the medical, prescription, and organ transplant coverages will no longer have lifetime benefit limits. Under the new legislation, insurers will no longer be able to place annual maximums on what are determined to be “essential benefits.” Limits will still be permitted for other benefits that are not considered essential. The government has not yet fully defined “essential benefits.” Members will be notified and their plans modified when final regulations addressing “essential benefits” are published.

Preventative benefits can help you maintain optimum health. The expansion of these benefits for member plans will be effective Jan. 1, 2011. The availability of certain benefits may vary depending on your age.

You may have free access to things like:
• blood pressure, diabetes and cholesterol tests;
• many cancer screenings, including colonoscopies;
• counseling from your doctor on such topics as quitting smoking, losing weight, diet, treating depression, and reducing alcohol use;
• flu and pneumonia shots;
• Regular well-baby care and well-child visits from birth to age 21.

If your plan uses network providers, it is important to remember that the use of an “in-network” provider may be required in order for all preventative services to be covered. If you receive a qualified preventative benefit during an appointment scheduled for another purpose, the entire visit will not be covered as a preventative service. Your plan can require you to pay other costs incurred during the appointment.

If you have further questions please call MDA Insurance at 877-906-9924.

Healthy Blue Extras:
Your Go-To Resource for Health Insurance Reform Information

Blue Cross Blue Shield of Michigan and Blue Care Network have joined forces with a series of local and national companies to help you save money and live healthier. How have they done this? They have created the Healthy Blue Extras program in order to provide discounts on healthy products and services you use every day.

What types of partners have the Blues chosen to participate in this far reaching program? Here are just a few:

Great Wolf Lodge – a resort facility for the family, located in Traverse City.
L & L Food Centers – a Lansing-based food chain that allows savings to be had each Wednesday on your grocery bill.
Dream Diners – cook healthy dinners without a lot of fuss.
Jazzercise – save money while you dance your way to fitness.
Greater Midland Community Centers – take advantage of fun, fitness, and membership savings.

These are just a few examples of the type of partners that have paired with the Blues to help you live better and have a healthier lifestyle.

For more information, go to www.bcbsm.com/xtras and click on the health and wellness tab. While you are there, you can also sign up to receive your Explanation of Benefits statements electronically.
Frequently Asked Home and Auto Insurance Questions

Every day, our staff receives a number of questions regarding home and auto insurance. To help you navigate these sometimes confusing coverages, we thought it might be helpful to share some of the more commonly asked questions our staff receives:

Q.) My home was recently appraised so I could refinance my mortgage. The value has dropped considerably since I bought my house and I don’t think it’s worth the amount I have on my policy. Since I can’t sell it for that price, can I reduce the dwelling coverage on my homeowner’s insurance?

A.) No. Unfortunately, homeowner’s insurance limits are not based on the market value or taxable value of your home. Homeowner’s policies are written on a “replacement cost” basis. This is the amount it would cost to totally rebuild your home. Although market values have decreased, construction costs and materials have not.

Q.) I just bought a new car and the dealership wanted to sell me Loan Gap (or Lease Gap) coverage. What is this, and why do I need it?

A.) Loan Gap will cover the amount of your auto loan that’s greater than the actual cash value of your vehicle at the time of an accident. Likewise, Lease Gap provides coverage limits in excess of the actual value of the leased vehicle at the time of a loss. Both are available (and usually less expensive) to add to your own personal auto insurance policy. We recommend the coverage because it protects you against depreciation of the vehicle once you’ve driven off the dealership lot. Coverage is only available if you’re the original titleholder of the vehicle.

If you would like more information, or have other questions, please feel free to contact MDA Insurance and speak with Jeni Jonckheere or Beth Jackson at 800-860-2272. Both are happy to help!

Q.) My car is seven years old. When should I drop or reduce my comprehensive and collision coverage?

A.) The answer varies. The first step is to determine the value of your vehicle. Both Edmunds and Kelly Blue Book offer websites that allow you make this calculation online. Next, you’ll need to review your auto policy and weigh the value of the vehicle against the premium you pay for comprehensive and collision coverage. If your insurance costs more than the car is worth, you may want to consider some changes.

Mercer Provides Comprehensive Solution

Whether you’re a general practitioner or a specialist, you deserve the best, most valuable professional services available on the market today. Mercer 360° Planning, endorsed by the MDA, is a revolutionary approach to supporting MDA members in optimizing their professional practice and their personal finances.

Mercer 360 provides:

• a comprehensive, seamless plan for your practice growth, practice transition, and finances;
• a collaborative team of experts who can help drive you toward unprecedented success;
• access to custom, industry-leading software that provides real-time actionable data for you and your team of experts to continually improve practice performance;
• the confidence from knowing that these services and results are guaranteed.

To learn more about 360° Planning and how Mercer Advisors can make a difference for you, call 877-693-6075 or visit www.merceradvisors.com.
Save Money on Gloves!

If you’re searching for a high quality, low-priced exam glove, look no further than the MDA Services glove program! Ordering superior exam gloves at discounted prices is now as easy as one phone call to MDA Services. You’ll find:

- powder-free latex starting at $5.10 per 100 gloves;
- powder-free nitrile starting at $5.44 per 100 gloves;
- and more!

As a dental professional, you have unique needs when it comes to the comfort, fit and feel of the gloves you wear. The MDA Services glove team will work with your office to find a glove that exceeds your expectations. In addition, MDA Services can simplify your glove ordering and assist in managing your glove supply through a recurring order program – inquire today!

Contact MDA Services at 877-484-6149 for more information, to request free samples, or to place an order. Monetary support goes directly to the MDA with every order that is placed.

You can also order gloves on the Web by visiting the MDA store located in the dental professionals section at www.smilemichigan.com.

Improving Your Web Presence

Your website is only as valuable as a patient’s ability to find it online. When patients visit major search engines, like Google and Yahoo! to search for dentists in their town, they visit the dental websites that appear in the top positions of the search results. A practice that appears on the first page for targeted keywords, such as “dentist Farmington Hills” will always receive more traffic than a Farmington Hills dentist with a second page ranking.

No matter how much time and energy you dedicate to designing and building a professional site, you must implement advanced search engine optimization (SEO) tactics if you want to get noticed by major Internet search engines. Without SEO, your website will be hard to find locally when relevant search terms are entered into the search engines, resulting in little to no traffic for your site.

When implemented properly, SEO provides the highest long-term return on investment of all online marketing strategies. With the expertise of MDA-endorsed Officite, search engine optimization can deliver a continuous stream of new patients to your office. The MDA and Officite have partnered together to offer professional website development, SEO solutions and hosting for MDA members at a discounted rate. For more information, please call Officite at 866-889-4068.

Management and Collections Programs

The MDA is proud to endorse Transworld Systems, Inc., (TSI) to provide accounts receivable management and collection services on patient accounts for MDA members. Transworld Systems replaces the longstanding collection program that was in place with I.C. System.

TSI will provide new automated solutions to help Michigan dental practices improve their cash flow and reduce slow pay concerns. TSI has a regional office and two district offices located in Michigan to provide personalized service to MDA members.

TSI’s core services for MDA members include:

**GreenFlag Accelerator** – provides the ability to systematically remind your patients to pay their outstanding balance. With this new program TSI contacts patients in your name, by sending a combination of reminder letters and phone calls. Accelerator reduces internal expenses and staff time. The results are automated follow-up, accelerated payments and improved cash flow.

**GreenFlag Profit Recovery** – provides the impact of a collection agency while allowing dental offices to maintain control. TSI’s automation allows it to operate at a low fee, avoiding the high percentage costs associated with traditional debt collection services.

“MDA Services was impressed with the systems provided by TSI to help member dentists increase their cash flow and reduce their costs associated with collections,” said MDA Services Director Darren Zwick. “By focusing on solving credit issues before they actually become problems, the process developed by Transworld is inherently more cost-effective.”

GreenFlag services are designed for early intervention, giving MDA members the tools needed to be proactive and reduce bad debt. We encourage MDA members to invite TSI representatives into their practices for a consultation.

TSI provides a significant discount on its GreenFlag Accelerator and GreenFlag Profit Recovery programs for MDA members. Please call Transworld Systems at 877-377-5378.
For Your Information

National Flood Insurance Program Extended

In late September, Congress authorized a one year extension to the National Flood Insurance Program (NFIP). Without the extension, the NFIP would have expired on September 30.

The September extension runs for 12 months. This relatively long timeline provides a measure of stability for the NFIP after the seemingly endless series of three-month extensions passed earlier in 2010. Congress now has adequate time to discuss the future of the NFIP and how to address the $18 billion debt amassed in the program. A fundamental overhaul is likely the only option that will ensure long-term viability of the NFIP. Debate is expected to begin in earnest after newly elected lawmakers have taken office in January, 2011.

For more information on the NFIP, please visit: www.fema.gov

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Time to Review Your Workers’ Comp Coverage!

Many workers’ comp policies renew annually every January 1st. If your policy renews on a date other than January 1, you may want to consider a policy through MDA Insurance with this as your effective date (your existing policy can be cancelled mid-term and your unearned premium will be refunded). A January 1 renewal makes it more convenient to complete your annual workers’ comp payroll audit, as year-end figures from employee W-2’s are easily reported on an audit form or to a telephone auditor. Workers’ comp audits are necessary to ensure that your annual premium, which is based on payroll figures, is an accurate reflection of the risk involved.

If you have any questions, or if you would like more information on the MDA-endorsed workers’ comp program through Michigan Millers, our professional staff will gladly assist you. Please call 800-860-2272 or visit us online at www.mdaprograms.com.