

Ms. Mary Watanabe Deputy Director, Health Policy and Stakeholder Relations California Department of Managed Health Care 980 9th Street, Suite 500 Sacramento, CA 95814-2724 Sent via email to Mary.Watanabe@dmhc.ca.gov

### **RE: Checklist for implementation of SB 137 – Provider Directories**

Dear Deputy Director Watanabe,

The National Association of Dental Plans (NADP) is concerned with the timeline required by the checklist for implementing SB 137. While we understand some deadlines may be set, NADP requests the department to allow for flexibility when availability and continued discussion with the dental benefits industry.

We have attached a letter from the California Association of Dental Plans (CADP) in hopes you will take their specific recommendations into consideration. CADP's approach of allowing a tiered approach is common sense from both the consumer and plan perspective.

NADP greatly appreciates your time and consideration on this critical matter. Our member list is attached, and should you have any questions, please contact me at (972) 458-6998 x111 or khathaway@nadp.org.

Sincerely,

Kris Hathaway Director of Government Relations

### NADP DESCRIPTION

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry, i.e. dental PPOs, dental HMOs, discount dental plans and dental indemnity products. NADP's members provide dental benefits to more than 90 percent of the 205 million Americans with dental benefits. Our members include the entire spectrum of dental carriers: companies that provide both medical and dental coverage, companies that provide only dental coverage, major national carriers, regional, and single state companies, as well as companies organized as non-profit plans.

### National Association of Dental Plans

12700 Park Central Drive • Suite 400 • Dallas, Texas 75251

972.458.6998 · 972.458.2258 [fax]

**OFFICERS & DIRECTORS** 

#### Chair

CHRIS SWANKER, FSA, MAAA Guardian Life Insurance Company of America Bethlehem, PA

> Vice Chair THERESA McCONEGHEY Principal Financial Group Des Moines, IA

> > Secretary

DR. GENE SHERMAN Starmount Life Baton Rouge, LA

Treasurer KIRK E. ANDREWS UnitedHealthcare Dental Santa Ana, CA

### Directors

STACIA ALMQUIST Assurant Employee Benefits Kansas City, MO

CHARLES BRODY Dominion Dental Services, Inc. Alexandria, VA

> DR. DAN CROLEY Delta Dental of CA, NY, PA & Affiliates San Francisco, CA

> > MARK COYNE Dental Select Lee's Summit, MO

KATE MCCOWN Ameritas Life Insurance Corp. Lincoln, NE

### Immediate Past Chair

FORREST FLINT HealthPartners, Inc. Minneapolis, MN

### Executive Director

EVELYN F. IRELAND, CAE National Association of Dental Plans Dallas, TX

### cadp.org



March 11, 2016

Ms. Mary Watanabe Deputy Director, Health Policy and Stakeholder Relations California Department of Managed Health Care 980 9th Street, Suite 500 Sacramento, CA 95814-2724

Sent via email to Mary.Watanabe@dmhc.ca.gov

RE: Checklist for implementation of SB 137 – Provider Directories

Dear Deputy Director Watanabe,

CADP is the non-profit trade association focused exclusively on the dental benefits industry in California including dental PPOs, dental HMOs, discount dental plans and dental indemnity products. CADP members provide dental benefits to nearly 90 percent of the 29 million Californians with dental benefits; i.e. 8 out of 9 Californians with dental benefits. Our members include the entire spectrum of dental carriers: companies that provide both medical and dental coverage, companies that provide only dental coverage, major national carriers, regional California companies, as well as companies organized as non-profit plans.

CADP greatly appreciates the Department of Managed Health Care's willingness to collaboratively discuss the implementation of SB 137 and the presentations and discussion during the CADP Legislative & Regulatory Conference earlier this week. The CADP membership was impressed with the comments shared by you and other DMHC leaders during the conference. The message of working together to find solutions was heard loud and clear.

As stated during the conference, the checklist covers significant actions required of the plans. While CADP recognizes the legislation has distinct deadlines, we are concerned many tasks cannot be completed by a July 1 deadline. We find ourselves in a position of meeting the mandated deadline rather than fully developing the processes and procedures to ultimately resolve issues outlined in the legislation.

# BOARD MEMBERS

PRESIDENT Robin Muck The Guardian

VICE PRESIDENT Alan Hirschberg MetLife

SECRETARY/TREASURER Kirk E. Andrews UnitedHealthcare Dental Dental Benefit Providers of CA

> **Jeff Album** Delta Dental of California

**Bryan Geremia** Aetna Dental of California, Inc

Laurie Laspina United Concordia Dental Plans of CA

> David M. Meadows Liberty Health Plan of California

> > Josh Nace Dental Health Services

Charles Stewart, DMD Aetna Dental of California Inc.

Brian Watts California Dental Network, Inc.

### **EXECUTIVE DIRECTOR**

Timothy L Brown brownt@cadp.org 844-422-CADP (2237) Ms. Mary Watanabe March 11, 2016 Page 2 of 2

Even with DMHC's very helpful statements at the CADP Conference regarding the intention of the SB 137 checklist, the "yes or no" format places many of our plans in an untenable position. A "yes" response regarding compliance requires a complex statement of conditions to meet such compliance. A "no" response, even with an explanation, concerns plans as the checklist would be a formal attestation regarding compliance with the legislation. I believe you understood those concerns as outlined during our conversations at the CADP Conference.

While our member plans are diligently reviewing the myriad of issues contained in the checklist, our members need more time to sufficiently develop plans and implement successful resolutions.

Therefore, CADP proposes a phased implementation that allows CADP members to achieve definitive actions by July 1, but also allows flexibility to develop sufficient and effective ways to resolve complex issues rather than rushing to implement incomplete solutions to meet the July 1 deadline.

We are in the process of surveying CADP members to determine a schedule of tasks that could be fully implemented by the compliance commencement date of July 1 along with an outline of ways the other more detailed and complex issues could be achieved; i.e. within 60 days of July 1, within 90 days, etc. We believe there are actions focused on consumers that can be achieved in a timely fashion but see solutions for providers needing more activity and planning to implement.

We request a meeting with you and other appropriate DMHC staff the week of March 28<sup>th</sup> to discuss a phased implementation and provide outlines of tasks that could be completed by July 1 along with timely solutions to the larger issues requiring more development. Since there is a shared responsibility between DMHC and the California Department of Insurance, we are open to a coordinated meeting with both agencies to discuss. If CADP needs to contact to CDI to coordinate, please let me know and we can facilitate a joint discussion.

CADP welcomes this opportunity and is committed to finding solutions that meet the deadlines of the legislation and allows flexibility in timing via a phased implementation on the more detailed tasks needed to fully implement the legislative requirements in an efficient and appropriate manner.

We look forward to your suggestion on a meeting time the week of March 28 and continuing dialogue. Please contact me with meeting date suggestions or any questions.

Respectfully,

Timothy L. Brown Executive Director

cc: CADP Board of Directors CADP Legislative & Regulatory Committee

## **NADP MEMBERS & SUBSIDIARIES**

Last Updated: January 2016



**Advantage Dental Plan** Aetna Dental Group Dental Service **Altus Dental Ins Co American Dental Professional Svcs** American Dental Partners **American Enterprise Group** Medco Benefits Ameritas Life Ins Corp. First Ameritas Life Ins Corp. **Anthem Blue Cross Blue Shield** Anthem Health & Life Ins Co Blue Cross Blue Shield of GA Blue Cross Blue Shield of MO Blue Cross Blue Shield of WI Blue Cross of CA DeCare Golden West Dental & Vision Plan Unicare Health Ins Co of the Midwest Unicare Life and Health Ins Co WellPoint Argus Dental Plan, Inc. **Assurant Employee Benefits** Dental Health Alliance, LLC DentCare, Inc. a Kentucky corporation DentiCare of Alabama, Inc. DentiCare of Oklahoma, Inc. DentiCare, Inc. a Florida corporation First Fortis Life Ins Co Fortis Benefits DentalCare of New Jersey In Fortis Benefits DentalCare of WI, Inc. Fortis Benefits Ins Co Fortis Dental Benefits Georgia Dental Plan, Inc. UDC Life and Health Ins Co Union Security Life Ins Co of NY United Dental Care Ins Co United Dental Care of Arizona, Inc. United Dental Care of Colorado, Inc. United Dental Care of Michigan, Inc. United Dental Care of Missouri, Inc. United Dental Care of Nebraska United Dental Care of New Mexico, Inc. United Dental Care of Ohio, Inc. United Dental Care of Pennsylvannia, Inc. United Dental Care of Texas, Inc. United Dental Care of Utah, Inc. United Dental Ins. Company **Best Life and Health Ins Co Blue Cross Blue Shield of AZ** 

**Blue Cross Blue Shield of MI** Blue Care Network Blue Care Network of East MI **Blue Cross Blue Shield of NC** Blue Cross Blue Shield of NE Blue Cross Blue Shield of SC Blue Cross Blue Shield of RI Blue Shield of CA **CareFirst BlueCross BlueShield** The Dental Network, Inc. **CAREINGTON INTERNATIONAL** CarePlus Dental Associates CBA. Inc. Blue Cross of Vermont The CDI Group **Cigna Dental & Vision Care** Great West Healthcare **Companion Life Ins Co Dedicated Dental / Interdent Delta Dental of CA** Alpha Delta of AL Alpha Delta of AZ Alpha Delta of NV Delta Dental Ins. Co. (DE) Delta Dental Ins. Co. (DC) Delta Dental Ins. Co. (MD) Delta Dental of NY Delta Dental of PA Delta Dental Ins. Co. (PR & VI) Delta Dental of PR & VI Delta Dental Ins. Co. (WV) **Delta Dental of IA** Delta Dental of MI, OH, IN Delta Care Delta Dental of AR Delta Dental of TN **Delta Dental of MO** Advantica Benefits Delta Dental of RI Delta Dental of MA Delta Dental of WI **DENCAP Dental Plans Dental Care Plus Group Inc. Dental Health Svcs of America Custom Benefit Advisors** DBA-Preferred Administrators Dental Health Svcs (an Oregon corp) Dental Health Svcs, Inc. Dental Health Svcs, Inc. (Arizona corp) Dental Management Svcs

Dental Network Svcs DHS Ins Svcs Inc Dental Network of America, Inc. (DNOA) Blue Cross Blue Shield of IL Blue Cross Blue Shield of NM Blue Cross Blue Shield of TX Colorado Bankers Life Dearborn National DenteMax, Inc. Ft. Dearborn Life Ins Co Health Care Svcs Corp Medical Life Ins Co **Dental Select** DentalPlans.com **DentaOuest Dominion Dental Svcs, Inc EMI Health EmblemHealth Svcs** Connecticare **GHI HMO Select** Group Health Inc **Employee Choice** Blue Cross Blue Shield of LA **First Continental Life GEHA** PPO USA **Guardian Life Ins Co of America** Berkshire Life Ins Co of America First Commonwealth, Inc. Managed Dental Care Health Resources, Inc. HealthNet HealthPartners, Inc Central Minnesota Group Health Inc Group Health Plan Inc HealthPartners Administrators, Inc. Midwest Assurance Company Horizon BCBS NJ Humana Ins. Co. CompBenefits Corporation **Oral Health Svcs IHC Health Solutions** American National Life Ins. Company Fidelity Security Life GroupLink Reins Co LTD Guarantee Trust Life Madison National Life Ins Co Strategic Health Alliance **Kaiser Permanente Dental Care Program** Kansas City Life Ins Co **Liberty Dental Plan** Lifemap Assurance Life and Specialty Ventures Blue Cross and Blue Shield of Arkansas HMSA (Blue Cross and Blue Shield of Hawaii) Florida Blue

Blue Cross Blue Shield of MA Florida Combined Life Ins Co USAble Life **Lincoln Financial Group** MetLife SafeGuard Dental and Vision SafeGuard Health Plans, Inc SafeGuard Health Enterprises **Mutual of Omaha** National Guardian Life Ins Co Nationwide Mutual Ins Co Nevada Dental Benefits NexDent Nippon Life Ins Co of America Northeast Delta Dental Pacific Source Health Plans Pan American Life **Physicians Mutual Premera Blue Cross** Blue Cross of WA and AK Lifewise Assurance Lifewise Health Plan of OR Premera Blue Cross Blue Shield of AK **Principal Financial Group Diversified Dental Svcs** Employers Dental Svcs, Inc. Renaissance Life & Health Ins. Company Renaissance Dental Network Renaissance Health Inc. Company of NY Security Life Ins Co of America Union Security Life Ins. Company of NY SelectHealth **Solstice Benefits Southland National Ins Corporation Standard Ins Co Starmount Life Ins Co** Always Care Sun Life Financial Superior Dental Care Inc. TruAssure **United Concordia Companies Inc.** Blue Cross Blue Shield of WV (Mountain St) Highmark Blue Cross Blue Shield United Concordia Life & Health **United Healthcare Specialty Benefits** Dental Benefit Providers, Inc. Illinois Pacific Dental MAMSI Life & Health Ins Co National Pacific Dental Nevada Pacific Dental **Oxford Health Plans** Pacific Union Dental PacifiCare Dental & Vision PacificDental Benefits, Inc. Solstice Benefits United Health Care Corporation

### UPMC Health Plan Western Dental Svcs Willamette Dental Insurance, Inc

Willamette Dental Group Willamette Dental Management Corporation Willamette Dental of Idaho, Inc. Willamette Dental of Washington, Inc. Willamette Dental Group (Skoutes, Inc.)

### **Associate Members**

Aspen Dental Benevis Coast Dental Dental Associates Dental Care Alliance DentalOne Partners Great Expression Dental Centers Heartland Dental Care North American Dental Group Pacific Dental Services Park Dental Smile Brands Inc.

### Supporting Organizations

Aldera Beam Dental Technologies BeneCare Brighter Dentistat, Inc.& go2dental.com, Inc. EHG Eldorado Health Care Excel Health Solutions Plus Healthscape Advisors McKenna, Long & Aldridge McKinsey and Company Milliman Inc. NextGen Nova Net P & R Dental Strategies, Inc. Perio Protech Plexis Healthcare Pure Perio Revolv (formerly Corvesta) Secure EDI Sprig Health Stratose Tesia Clearinghouse The Ignition Group The Premier Dental Group, Inc. Towers Watson West Monroe Partners Wonderbox Technologies

### **Individual Members**

Dr. Peter Barnett Dr. Manny Chopra Dr. Leigh Colby Jeff DeCapua Teresa Duncan Dr. D.E. FitzGerald Lynda Hunnicutt Dr. Mark W Jurkovich Dr. Steven Keller James Kingston Dr. David Klock, Ph.D. Dolores Kordek Dr. Krefman Dr. Nanarao Krothapalli E. Craig Lesley Tom Limoli, Jr. James Lintner Allan Morris David O. Mulligan Dr. James Spivey **Chuck Stewart** Dr. Doyle Williams Ruth Ann Woodley