2018 Board of Directors

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Executive Director, NADP

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Research 4-5

Education 6-7

Advocacy 8-9

Terminology, Standards & Transactions (TST) 10-11

Financial Reports 12-13

 Volunteer Excellence 14-15

Gabryl Award 14

Don Mayes Award 14

Star Awards 15

Contact Information back cover
Twenty eighteen is a year that will go down in the NADP record books, and for good reason! This past year NADP excelled in every area as we continued to provide exemplary education, invaluable resources and zealous representation on behalf of our members. This publication provides a year in review. Although you will read the various updates regarding NADP programs and core services, I want to highlight some of the most memorable moments from 2018.

• First, CONVERGE 2018 had record registration, topping more than 550 industry leaders gathering together for targeted professional development and networking opportunities. Ross Shafer’s humorous Opening General Session challenged us to look at customer service from new and multiple perspectives, earning him a perfect 5.0 rating from CONVERGE attendees. With three educational tracks, including advocacy, business development and professional relations, the breakout sessions also earned high ratings and delivered timely, industry focused content.

• The Webinar Series enhanced our educational experience, covering topics ranging from oral health, big data, Medicare, diagnostic codes and more. If you missed a webinar, recordings are available for purchase in the Knowledge Center.

• The Research department continued to publish invaluable surveys offering insightful market intelligence and benchmarks. Research also supports advocacy efforts through intent to offer surveys and additional requests as needed.

• Our Terminology, Standards and Transactions (TST) groups served as expert representatives to critical industry stakeholder groups such as Health Level 7 (HL7), X12 and the American Dental Association. Through their work, business operations run smoothly for dental benefits companies.

• Despite the snow, NADP members from across the nation gathered in Washington, D.C. this spring for Advocacy in Action, our third annual Congressional fly-in. Our face-to-face meetings with elected officials established key relationships and set the tone for continued discussions about the issues throughout the year.

• Our continued advocacy efforts remain focused and on-point concerning the issues affecting our members. Hot topics for this year have included network leasing legislation, dental loss ratios, credentialing requirements and non-covered services (NCS). On the federal level, priorities included repealing/delaying health insurance tax (HIT), maintaining tax deductibility of dental benefits and protecting adult dental coverage in Medicaid.

• NADP volunteer groups advanced the industry through their engaged and focused work in support of our current Strategic Plan in place through 2020. Some key volunteer contributions include:
  - Adoption of a new membership dues structure
  - Addition of new members
  - Input on CDT Code revisions
  - Exploration of EDI issues and encouragement of electronic claims transactions across the industry
  - Development of resources such as NCS backgrounder
  - Promotion of resources such as the Provider Directory Validation Spreadsheet

This brief overview only skims the surface when it comes to 2018 NADP achievements. I encourage you to review the remainder of this report for details. I’m sure you’ll agree – Not only is NADP a thriving organization; it’s our representative and resource.
The Research Commission provided key market insights and enhanced advocacy efforts throughout the year via multiple publications:

**ANNUAL STATISTICAL REPORTS**

**NADP /LIMRA Claims Processing and Contact Center Metrics**
Members gained vital benchmark information from two separate reports published in September: Claims Metrics and Contact Center Metrics.

**NADP Enrollment Report**
The cornerstone of the Annual Statistical Reports, the 2018 Enrollment Report included these key changes:
1. SHOP (Small Business Health Options Program) Exchange enrollment was no longer included.
2. Delta Premier plans were counted as DPPO plans.
3. Reporting for Medicare, Medicaid and CHIP (Children’s Health Insurance Program) was exclusively based on government data.

**NADP Network Administration Report**
NADP released this report to participants in October and embargoed publication to the membership at large for 60 days. The report includes operational metrics for managing networks and payments, credentialing providers and updating directories. It also includes statistics on the number of dentists participating in networks.

Normally, the release of this report would not be embargoed, but due to the state of negotiations with the New Jersey legislature, the report was initially distributed only to participants.

**NADP State of the Market Report**
The State of the Market Report is an executive summary of the prior year research conducted by NADP. In addition, the report explores potential economic and legislative trends and their impact on the dental benefits market. NADP published this report in April of 2018. The State of the Market Report is the most popular report NADP publishes.

Two additional reports were near completion at the end of 2018:

**NADP Financial Operations Report**
Because Dental Loss Ratios continued to be a political issue in California and other states, the Research Commission planned to issue this report early in the first quarter 2019. NADP fielded the survey instrument in November. In addition, in-force premiums (national and state) and trends (national) will be added to this report.

**NADP Plan Design and Benefits Utilization Report**
Publication is expected early in 2019. This report will include data on a number of elements of benefit design as they related to Annual Maximums and utilization of benefits.

**SALES REPORTS**

**LIMRA/NADP 2017 ANNUAL SALES AND IN-FORCE REPORT**
NADP partnered with LIMRA to publish sales reports for first, second and third quarters of 2018.

**SHARED RESEARCH**

**Employer Behavior**
The Shared Research Program fielded a new study on Employer Behaviors and Expectations which was delivered to participants in August 2018.

**Consumer Behavior**
NADP published the Consumer Tracking study in January of 2018 and the process for the 2019 report began in late 2018 with a draft expected by year end.

**NADP State Fact Sheets**
In March, NADP published the State Fact Sheets, which are included in membership. They are also available for non-member purchase in the Knowledge Center.
Enrollment Trends - Overall

NOTE: Due to the availability of complete federal data on Medicaid and CHIP enrollment for 2017, the total for 2016 uses a different methodology than prior years. In 2017, NADP analysis of Medicare Landscape files resulted in an increase of about 5 million Medicare lives for this report.

Premiums by Group Size & Product Type
In 2018 the NADP Education Program earned high marks with an industry-specific curriculum designed to help members succeed. The Education Program delivers content via the Webinar Series and CONVERGE, the NADP annual conference.

With record-breaking registration, standing-room only sessions, engaging receptions and a jam-packed Discovery Zone exhibit hall, CONVERGE 2018 earned an A+ in both professional development and networking opportunities. Results from the post-event survey further indicate the success of this event:

- 98% of attendees said they would recommend CONVERGE to their peers.
- 93% of attendees rated CONVERGE good or excellent.
- 95% rated the general session speakers good or excellent.
- 97% rated the networking opportunities good or excellent.

In addition, 100% of Discovery Zone exhibitors rated their experience as good or excellent.

CONVERGE highlights included the Opening Session presentation by Ross Shafer who shared insights into customer service plus breakout sessions in three educational tracks: Advocacy, Business Development and Professional Relations.

Covered topics included:

- Actuarial roundtable
- Big data trends
- Claims data and risk-based outcomes for children
- Consumer engagement strategies
- Creating provider prospect lists
- Dental and Medicare
- Electronic transaction trends
- Federal policy and campaign outlook
- Future look at industry
- Gig economy
- Innovations in customer service and patient care
- Policies to address provider network issues
- Predictive modeling
- Rise of dental service organizations
- Robotics
- State issues
- Teledentistry
The NADP Webinar Series is designed to deliver quality professional development to your entire team at affordable pricing. For a single registration, NADP members can listen to live or recorded presentations in a conference room or connect via the Internet.

The 2018 Webinar Series featured the following presentations:

- Legislative Tracking Seminar - Recorded On: 02/08/2018 (Free)
- The Dental Plan of the Future: From Benefit Design to Evolution - Recorded On: 03/01/2018
- Medicaid: A Changing Landscape for Dental Coverage - Recorded On: 05/16/2018
- Dental Diagnostic Terminologies: Why, How and So What? - Recorded On: 08/15/2018
- NAIC Model Cybersecurity regulation and Impacts to Dental Carriers - Recorded On: 08/28/2018
- Opioids and Dentistry - Recorded On: 10/17/2018
- Keys to Dental Industry Use of Diagnostic Codes - Recorded On: 12/06/2018
- The Current State of Dental Quality Measures - Recorded On: 12/12/2018

Sponsored webinars included:

- Simplifying Credentialing for Dentists and Dental Plans - Recorded On: 01/23/2018, Sponsored by CAQH
- Five Payer Strategies to Power Dental for the Digital Age - Recorded On: 06/05/2018, Sponsored by SKYGEN USA
- Powering Stakeholder Connections is Key to Driving Better Oral Health Outcomes - Recorded On: 11/13/2018, Sponsored by SKYGEN USA

To purchase and view these webinar recordings, please visit:

KNOWLEDGE.NADP.ORG
In 2018 NADP pursued a series of advocacy efforts focused on advancing the interests of member companies at the state and federal levels. Thanks to strong member engagement and participation, NADP was able to obtain favorable results on multiple fronts of the public policy arena and will continue promoting key industry priorities into 2019. For more information on the topics described below, please visit the Advocacy Open Forum Dental Interact discussion board.

Advocacy in Action

NADP members and staff met face-to-face with key members of Congress regarding critical issues impacting the dental benefits industry such as:

- Preserving the tax exclusion for employer-sponsored dental benefits and extending the moratorium of the Health Insurance Tax.
- Preserving access to dental services in Medicaid by continuing the current funding structure rather than instituting block grants or per capita caps. This is the best way to support State oral health programs and ensure delivery of critical dental services to vulnerable populations.
- Ensuring competitive markets for dental benefits that allow individuals and families to purchase pediatric benefits as part of a medical policy or on a standalone basis.

Federal Priorities

Since the enactment of the Affordable Care Act (ACA), NADP has primarily focused on clarifications needed to keep the dental benefits industry's products and market intact. While NADP identified the following list of 2018 federal priorities, we also remained flexible as new issues developed and took center stage as they required quick responses.

- Protect Dental Benefits Tax Deductibility
- Establish Independent Purchase/Consumer Choice of Dental in all Markets
- Repeal/Delay the Health Insurance Tax (HIT)
- Maintain Funding for the Children's Health Insurance Program (CHIP)
- Protect Adult Dental in Medicaid

Action on Federal Advocacy Initiatives

- **Health Insurance Tax (HIT) Moratorium Achieved:** As part of a coalition that gained the 2019 HIT moratorium, NADP is continuing to push for a 2020 moratorium.
- **Exchange Independent Purchase/Decoupling:** NADP obtained a legal opinion showing there are not statutory impediments to establishing Independent Purchasing/Decoupling on the Marketplaces. With co-leads Senator Stabenow (D-MI) and Senator Roberts (R-KS), NADP and its members reached out to Senate offices to join a letter to CMS on this issue. We coordinated this effort with Delta Dental Plan Association's outreach in the U.S. House of Representatives.
Feedback on Ensuring Lasting Smiles Act: This act requires medical plans to cover treatment for congenital anomalies of the mouth. The Commission on Advocacy Policy and Terminology WorkGroup volunteers explored concepts and provided information on dental’s role in treating congenital anomalies.

Health Care Policy Proposals and Dental: NADP provided information regarding use of association health plans and access to Health Savings Account funds as they relate to dental coverage. The Commission on Advocacy Policy reviewed the proposed expansion of HRAs that allows use for excepted benefits premiums for comment by year-end.

Public programs: With the newly-formed Government Funded Programs Workgroup, NADP reviewed proposed regulations related to Medicaid, CHIP and Medicare Advantage (MA). A current topic of direct advocacy was access to the MA and Part D preclusion list, which NADP worked on to advance by year-end.

State Issues

To address the multitude of state issues, the NADP Government Relations WorkGroup created volunteer subgroups to work on key issues including networks and dental loss ratios. Top state issues in 2018 included:

- Network Adequacy and Directory Requirements
- Network Leasing
- Responses to ACA Reform and Public Programs
- Dental Loss Ratios (DLR)
- Credentialing Requirements
- Non-Covered Services

Action on State Advocacy Initiatives

- Network Adequacy: NADP submitted formal comments and obtained favorable changes on proposed network adequacy regulations in multiple states.
- Network Leasing: NADP mounted a full-scale advocacy effort to oppose a proposed ban on dental network leasing in New Jersey; thanks to significant member involvement that bill was negotiated to be far more palatable. NADP also worked to respond to a proposed network leasing bill in Virginia.
- Non-covered Services: NADP submitted testimony to the Ohio Legislature in opposition to a non-covered services bill. That bill did not progress beyond House Committee. NADP also worked to respond to a proposed network leasing bill in Virginia.
- Loss Ratio: NADP submitted testimony to the Indiana Legislature in opposition to a proposed dental loss ratio bill and provided significant advocacy and research support to California Association of Dental Plans in advocacy on California’s proposed DLR bill. The Indiana bill was not enacted, while the California bill was ultimately negotiated to a favorable result and passed.

New Government Funded Programs WorkGroup

NADP combined the former Exchange WorkGroup and Government Funded Program Member Interest Group to create this new volunteer group to focus on Medicaid, Medicare, CHIP and Exchange operations.

Advocacy Resources

NADP developed the following members’ only government relations resources:

- State Laws on Discount Plan Organizations
- Provider Networks and Accessibility Requirements by State
- State Laws and Proposals on Non-Covered Services
- State Laws on Dental Network Leasing
The Terminology, Standards and Transaction (TST) groups represent NADP members to key standard-setting organizations and address common industry challenges such as electronic data interchange and credentialing issues. Groups included in the TST division include:

**Terminology WorkGroup**
- Codes SubWorkGroup (SWG)
- Dental Quality Alliance (DQA) SubWorkGroup (SWG)
- Diagnostic Terminology SubWorkGroup (SWG)

**EDI WorkGroup (WG)**
**Operations WorkGroup (WG)**

**Following are highlights from 2018:**

**Codes SWG**

The Codes SWG completed reviews of proposed changes to CDT-2019 and submitted 19 proposals to the American Dental Association (ADA) Code Maintenance Committee (CMC) for substantive changes. Drs. Charles Stewart (Aetna) and Fred Horowitz (Nevada Dental Benefits) represented NADP at the March 15-16, 2018 CMC meeting. Of the 19 proposals submitted, NADP’s position prevailed on 15 with overwhelming support. Two submissions were withdrawn with the intention of additional input from CMC members. Two submissions were rejected with one vote shy of majority. NADP’s approved submissions created 15 new codes and deleted four codes from CDT-2018. NADP members can obtain the NADP Change Document for CDT-2019 that outlines these changes.

The Codes SWG was once again given the opportunity to edit the DRAFT CMC report and the ASCII file of CDT-2018. Codes SWG members found and corrected minor errors in these documents prior to release or printing.

Codes SWG members began the process of submitting and evaluating proposed submission for CDT-2020 with 13 submissions and 19 revisions developed so far. A large portion of the proposal were being developed in direct consultation with the American Academy of Periodontology (AAP) and the American Association of Oral and Maxillofacial Surgeons (AAOMS). NADP anticipates filing these proposals jointly with AAP and AAOMS; a unique precedent in the CMC process to this point. Review of proposals continued through the October 13 meeting, in time for submission to the CMC by the November 1 deadline.

**DQA SWG**

DQA SWG members continued to monitor the actions of the Dental Quality Alliance (DQA) and SWG Chair, Dr. Craig Amundson, HealthPartners, and NADP Deputy Executive Director Timothy L. Brown participated in the Executive Committee and full DQA meetings held on June 28-29, 2018. DQA SWG members participate on the Executive, Measures Development and Maintenance Committee (MDMC), and pediatric measures development committees and Dr. Amundson chairs the MDMC. Both Dr. Amundson and Mr. Brown attended the DQA meeting on November 1-2, 2018.

**Diagnostic Terminology (DT) SWG**

The Diagnostic Terminology SWG (formerly the SNOMED/ICD SWG) continued oversight and review of the activities of SNOMED International (formerly known as the International Health Terminology Standards Development Organisation or IHTSDO), with Dr. Roger Adams and Mr. Brown representing NADP on the Dentistry Clinical Reference Group (CRG).

Dr. Adams (Avesis) and Mr. Brown (NADP) attended a February 22 Dentistry CRG meeting held in tandem with the ADA Standards Committee on Dental Informatics Meeting in Chicago in lieu of attending the SNOMED International Business meeting in April. At the close of CONVERGE, NADP hosted a meeting of the Dentistry CRG in lieu of attending the SNOMED International Conference the following week in October. NADP agreed to host this meeting as most of the CRG participants were already attending CONVERGE or were local to the Denver area.
The primary work of the Diagnostic Terminology SWG focused on an intensive review of dental related terminology throughout SNOMED and how these terms (“tooth” vs. “teeth”) needed clarification to specifically refer to singular or plural instances for dental health records and eventually claims processing. A small group of SWG members, including Drs. Adams, Mary Johnson and Cherag Sarkari, took on this task on behalf of the DT SWG and the CRG. The SNOMED CRG and editorial staff were able to use the work completed by this small group to hasten activities and review within the SNOMED process. The excellent work led to Drs. Johnson and Sarkari receiving 2018 NADP Star Awards.

Electronic Data Interchange (EDI) WorkGroup

The EDI Workgroup reviewed and commented on mandated EDI transactions for claims processing, eligibility, claims status, explanation of benefits, electronic funds transfer and electronic health records. The members support NADP voting seats on Dental Content Committee (DeCC), Health Level 7 (HL7), the ADA’s Standards Committee on Dental Informatics (SCDI), Code Maintenance Committee (CMC/CARC), Workgroup for Electronic Data Interchange (WEDI) and American National Standards Institute X12 including the NADP staff lead chairing the X12 Dental Caucus.

The WorkGroup contributed to the NADP/LIMRA Claims Metric Industry Survey by reviewing the questions, making recommendations and adding to the survey. The results are analyzed and discussed during the EDI meetings and used to set future agenda items.

COB: A large undertaking in 2018 included the Coordination of Benefits (COB) within the National Association of Insurance Commissioners (NAIC) guidelines and requirements. The Workgroup presented a CONVERGE session to discuss the findings. COB is 10% of the dental claims processed by the dental plans. Being able to process these electronically without having to receive the primary explanation of benefits would be a significant win for the industry.

Operations WorkGroup

The Operations WG began the year by reviewing priorities and developed a plan for 2018 that includes continued focus on enhanced relationships with Dental Service Organizations (DSOs). A major topic revolved around Provider Directory Validation and the state regulations. A Sub-WorkGroup was formed in 2017 and completed the project to have a standard spreadsheet of data elements that can be used by payers and DSOs/large dental groups to verify provider information. This is available on the NADP website. In 2018 and 2019 the workgroup will continue to work with internal and external organizations to promote usage of the NADP standard spreadsheet.

The WorkGroup has formed a recredentialing Sub-WorkGroup to monitor and keep current with various organizations in the credentialing space. This group will watch state regulations and attempt to quantify costs associated with the recredentialing process. This work will continue into 2019.

With multiple vendors pushing credentialing/verification services the WorkGroup has formed a Sub-WorkGroup to monitor the activity. This includes working with the Government Relations WG to gather information on state mandated systems for credentialing. The Sub-WorkGroup reviewed the CAQH/ADA data elements to recommend what should be added/removed to make the solution dental specific and less based on medical. This work was completed by CONVERGE.

NEW MEMBERS

Dental Plans
Delta Dental of Minnesota
United Service Association
VBA
SelectHealth

Supporting Organizations

CAQH
Comply Systems LLC
Context 4 Healthcare
CSG Actuarial
Drawbridge 1
Healthedge Software, Inc.
National Association for Medical & Dental
OBRIEN Insurance Solutions
Pacira Pharmaceuticals, Inc.
Patolus
SmileHealth
United Dental Alliance
Vericred

Individuals

Lydia Barad
Andy McBryde
John McCarthy
Dana Smith
Lisa Stepanian
Dr. Michael Webb
Jennifer Woodard
## National Association of Dental Plans
### Statements of Financial Position
#### December 31, 2018 and 2017

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
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<td><strong>Current assets:</strong></td>
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<td>Cash</td>
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<td>Restricted cash</td>
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<td>Accounts receivable</td>
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<td>Prepaid expenses</td>
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<td>Other assets</td>
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<td>Due from CADP</td>
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<td><strong>Total current assets</strong></td>
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<td>Furniture and equipment, net</td>
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<td>89,880</td>
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<tr>
<td><strong>Total assets</strong></td>
<td>$4,005,692</td>
<td>$3,828,226</td>
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</tbody>
</table>

| **Liabilities and Net Assets** |          |          |
| **Current liabilities:**      |          |          |
| Accounts payable              | $42,901  | $57,600  |
| Accrued expenses              | 209,397  | 151,244  |
| Deferred revenue              | 1,760,976| 1,833,673|
| **Total current liabilities** | 2,013,274| 2,042,517|
| **Net assets:**               |          |          |
| Without donor restrictions    | 1,966,496| 1,757,687|
| With donor restrictions       | 25,922   | 28,022   |
| **Total net assets**          | 1,992,418| 1,785,709|
| **Total liabilities and net assets** | $4,005,692 | $3,828,226|
### National Association of Dental Plans

**Statements of Activities**

**Years Ended December 31, 2018 and 2017**

<table>
<thead>
<tr>
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<th>2018</th>
<th>2017</th>
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</thead>
<tbody>
<tr>
<td><strong>Changes in net assets without donor restrictions:</strong></td>
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<td><strong>Revenues:</strong></td>
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<td>Membership dues</td>
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<td>Education and meetings</td>
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<td>Research and information</td>
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<td>Management fees</td>
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<td><strong>Total revenues</strong></td>
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<td>Net assets released from restrictions - satisfaction of program restrictions</td>
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<td>17,000</td>
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<td><strong>Total revenues, net</strong></td>
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<td><strong>Expenses:</strong></td>
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<td>Program services:</td>
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<tr>
<td>Member services</td>
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<td>Research and information</td>
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<td>Government relations</td>
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<td>Supporting service:</td>
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<td>General and administrative</td>
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<td><strong>Total expenses</strong></td>
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<td><strong>Excess of revenues over expenses</strong></td>
<td>251,223</td>
<td>183,658</td>
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<td><strong>Other income (expense):</strong></td>
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<tr>
<td>Other income</td>
<td>5,093</td>
<td>16,946</td>
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<td>Dividend income</td>
<td>51,102</td>
<td>19,446</td>
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<td>Realized and unrealized gains (losses) on investments</td>
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<td>Political action committee</td>
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<tr>
<td>Net assets released from restrictions:</td>
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<td>Political action committee</td>
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<td>(17,000)</td>
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<td><strong>Net assets at beginning of year</strong></td>
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<tr>
<td><strong>Net assets at end of year</strong></td>
<td>$1,992,418</td>
<td>$1,785,709</td>
</tr>
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</table>
At CONVERGE 2018, NADP honored outstanding volunteer leadership with the following award presentations.

**GABRYL AWARD**

**Chris Swanker**

For his leadership during critical health care reform years, NADP honored Chris Swanker, Guardian / Avesis, with the 2018 Gabryl Award, the dental benefits industry’s highest honor. Serving as Health Care Reform Task Force Vice Chair during development of the Affordable Care Act and as NADP Board Chair during its first two years of implementation, Chris provided a very strategic and insightful thought process to discussions impacting the dental benefits industry. His work on the revenue-based dues model was crucial in making the model a reality...and a big effort on his part. Behind the scenes he shares critical information with staff regarding activities impacting the industry. As an industry we have benefited and continue to benefit from Chris’s engagement with NADP.

Often referred to as the “lifetime achievement award,” the Gabryl Award celebrates six years or more of volunteer contributions that advance the dental benefits industry. NADP volunteer groups recommend individuals for Gabryl Award nominations, which are approved by the Board of Directors. This year the Board received only one recommendation for the Gabryl nominee, which was submitted by the Commission on Advocacy Policy, Education Commission and the Communications, Membership and Government Relations WorkGroups.

**DON MAYES LEADERSHIP AWARD**

**Dr Charles Stewart**

During his tenure as chair of the NADP Codes Sub-WorkGroup, NADP has successfully navigated the procedural and political aspects of industry representation on the American Dental Association (ADA) Code Maintenance Committee. Under Dr. Stewart’s leadership, NADP has been instrumental in NADP achieving industry consensus on new and revised CDT Codes and representing the dental benefits industry in key discussions affecting the future of how dental plans and providers conduct business. Because of his leadership and expertise, NADP is a respected participant in this area, which is foundational to the dental industry. Recently, Dr. Stewart’s expertise was recognized by the ADA requesting that he author a chapter in the CDT Coding Companion Handbook. For these reasons and more, NADP honored Dr. Stewart with the 2018 Don Mayes Leadership Award, celebrating outstanding volunteer service in a leadership role for a minimum of 3 years.
The NADP Star Award recognizes annual volunteer contributions necessary for the association to accomplish its mission to promote and advance the dental benefits industry and improve consumer access to affordable, quality dental care.

Suzanne Heckenlaible  
_Delta Dental of Iowa_  
The Commission on Advocacy Policy (CAP) recognized Suzanne for cultivating critical relationships on the Hill, including organizing industry responses on the draft Ensuring Lasting Smiles Act.

Richard Jones  
_Guardian Life_  
Richard is receiving the Star Award from the Commission on Advocacy Policy (CAP) for his outstanding leadership of the Government Relations Workgroup and active role in responding to issues in key states including California and Washington.

Crystal McElroy  
_MetLife_  
CAP celebrated Crystal’s exceptional insights on federal and state issues and engagement in industry activity related to dental loss ratio legislation in California.

Kathy Larkin  
_DenteMax_  
The Government Relations WorkGroup acknowledged Kathy’s support of a broad variety of GRW initiatives and her insightful input on key legislative items affecting the industry in multiple states.

Dr. Cherag D. Sarkari  
_Access Dental Services_  
The SNOMED /ICD Sub-WorkGroup honors Dr. Sarkari for his diligence in developing accurate SNOMED vocabulary.

Chris Williams  
_Guardian Life_  
The EDI WorkGroup commends Chris for leadership of the group. Chris brings his EDI knowledge to the EDI group and helps continue to move the industry forward with raising the rate of EDI transactions.

Dr. Mary Johnson  
_Delta Dental of Minnesota_  
The SNOMED /ICD Sub-WorkGroup honored Dr. Johnson for her diligence in developing accurate SNOMED vocabulary.

Dr. Steve Keller  
_Steven H Keller, DDS & Assoc., P.A._  
The Education Commission applauded Dr. Keller’s moderation of broadcasts and routine engagement with webinar presenters.

Bernard LaPine  
_United Concordia Dental_  
The Government Relations WorkGroup (GRW) praised Bernard for his frequent contributions to the GRW’s analysis of legislative and regulatory topics, as well as his active participation in the Networks Subgroup.

Julie Lange  
_The Dental Care Plus Group_  
The Communications WorkGroup cites Julie’s expertise and creativity in the 50 Voices Video project promoting the value of employer-sponsored dental benefits.

Bonnie Strouse-Sobrino, MBA  
_formerly of DentalPlans.com_  
The Communications WorkGroup cites Bonnie’s expertise and creativity in the 50 Voices Video project promoting the value of employer-sponsored dental benefits.
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