2019 Board of Directors

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National Association of Dental Plans (NADP), a Texas non-profit corporation with headquarters in Dallas, Texas, is the representative and recognized resource of the dental benefits industry. NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP’s members provide Dental HMO, Dental PPO, Dental Indemnity and Discount Dental products to more than 200 million Americans with dental benefits.

MISSION
NADP’s mission is to promote and advance the dental benefits industry to improve consumer access to affordable, quality dental care.

MEMBERS
NADP members include major commercial carriers, regional and single state companies, as well as companies organized as non-profit organizations.

SERVICES

Dental Benefits Advocacy
NADP serves as the voice of the industry to a wide range of stakeholders through the following programs:

Industry Representation regarding statutorily mandated standards and development of quality measures through voting seats on a variety of organizations such as the American Dental Association, Code Revision Committee, Health Level 7, the Dental Quality Alliance and more.

Government Relations advancing industry concerns on state and federal legislative and regulatory activities.

Dental Benefits Industry Resource
As the leading authority and knowledge center for dental benefits, NADP offers the following resources:

Research on a wide variety of topics through an annual suite of reports, brief surveys and in-depth studies.

Education on timely, dental-specific topics via webinars and the premier industry gathering, NADP’s Annual Conference – CONVERGE.
This past year NADP excelled in every area as we continued to provide exemplary education, zealous representation on behalf of our members and invaluable resources. This annual report provides a year in review. As you read the various updates regarding NADP programs and core services, I want to highlight some of the most memorable moments from 2019.

EDUCATION
To increase your knowledge about timely market trends and challenges, NADP offered professional development focused on the dental benefits industry. CONVERGE, the annual conference, delivered invaluable opportunities to connect with colleagues plus educational content presented in three tracks: business development, government relations and provider relations. The Discovery Zone exhibit hall added to the experience by showcasing the products and services designed to help you succeed. To extend your professional development opportunities, NADP also produced the 2019 Webinar Series, providing affordable, timely educational content to your team throughout the year.

ADVOCACY
Your positions and issues took center stage through the NADP Advocacy Program, which represents your concerns to industry stakeholders and state and federal lawmakers. Highlights included:

• Advocacy in Action (AIA) is our Congressional fly-in where we met with elected officials and their staff regarding the most critical issues facing our industry. AIA is our most powerful and effective advocacy initiative as we enhance the understanding of our issues and the relationships we’ve built with legislators and their staff. Since AIA began in 2016, attendance has more than doubled and our impact in Washington, D.C. has also increased exponentially.

• NADP continued its year-round advocacy through direct representation, engaging local lobbyists, and partnership with other organizations on federal and state issues such as:
  • Health Insurance Tax moratorium
  • Dental in Medicare
  • McCarran-Ferguson Anti-Trust Repeal
  • Non-Covered Services
  • Network Leasing
  • Dental Loss Ratios
  • Prior Authorizations
  • Reinsurance programs and related taxes
  • The independent purchase of dental plans on Exchanges

• NADP produced advocacy resources, including spreadsheets monitoring multiple issues by state or federal topic.

TERMINOLOGY, STANDARDS AND TRANSACTION INITIATIVE (TST)
NADP continued to represent your unique perspective of the dental benefits industry to multiple stakeholders involved in standard settings for electronic data interchange via the work of the TST sub-workgroups: Codes, Diagnostic Terminology and Dental Quality Alliance. TST also includes the Operations WorkGroup, which reviewed accreditation proposals and continued to act as a liaison to Dental Support Organizations and the EDI WorkGroup, which reviewed and commented on mandated EDI transactions for claims processing, electronic funds transfer and electronic health records. Highlights included:

• The Provider Directory Validation Process, a uniform spreadsheet and attestation to streamline updates of provider contact information.
• The CDT Licensing Program which distributed the new Codes early and provided savings of 20-25% on fees.
• Industry collaboration ensured efficient business processes. NADP represented our members to numerous stakeholders governing standards and transactions and held voting seats on:
  • American Dental Association’s (ADA) Code Maintenance Committee (CMC)
  • ADA Dental Content Committee (DeCC)
  • ADA SNODENT Canvas Committee
  • ADA Standards Committee on Dental Informatics (SCDI)
  • Dental Quality Alliance
  • Health Level 7 (HL7)
  • SNOMED International Dentistry Clinical Reference Group (CRG)
  • X12
RESEARCH
NADP produced both valuable industry reports plus behavioral studies focused on employers and consumers. Through the annual suite of NADP Statistical Reports, NADP offered invaluable information to help you maintain your competitive edge and provided a solid foundation for NADP’s Advocacy efforts. These industry reports are included in your membership and offer data on enrollment, network administration, financial operations, plan design and metrics on claims processing and contact centers. In addition, NADP published the Annual State of the Market Report and 51 State Reports.

Through the Shared Research Program, NADP members had the opportunity to sponsor primary research studies on employers and consumers every year. By pooling resources, sponsoring plans were able to gain key insights into the attitudes and behaviors of key target audiences for a fraction of the cost of conducting the research on their own.

ADDITIONAL MEMBER SERVICES
NADP also provided the following resources designed to help you with industry challenges and to make the most of your membership.

- WhyDental.org, developed by the NADP Communications WorkGroup, is a consumer website offering educational and promotional content about the value of dental benefits. The site provides targeted content to multiple audiences including brokers, employers, employees, providers and individual consumers. The WorkGroup has a multi-year action plan to provide new and updated content.

- Dental Interact keeps members informed on key issues and interests. The Advocacy Open Forum, the most vibrant community, generally posts new content regularly about issues impacting your company.

- Newsletters were identified as the most used NADP member benefit by the 2019 Member Survey. It’s no surprise since the NADP MonthlyByte provides the most recent updates on NADP programs and services while the weekly NADP SmartBriefs offers summaries to the top news stories in the dental benefits industry.

- Presentations and Charts, located in the Knowledge Center, provide slides and graphics ready to use in your own presentations. In 2019, NADP added presentations and charts on the following topics:
  - Market Overview (presentation)
  - Dental Integration and Coordinated Care (presentation)
  - Dental Benefit Options for Seniors (presentation)
  - Commercial Dental Benefits by Plan Type (chart)
  - Dental Health Care Consumer Behavior (chart)

In addition to the above highlights, NADP honored former Executive Director Evelyn Ireland at CONVERGE 2019 in celebration of her retirement and recognition of her service. Following a rigorous search process, NADP announced the hire of Eme Augustini as the new NADP Executive Director, effective Nov. 1.

These are just some of the highlights of 2019. The pages of this report are filled with additional details and highlights demonstrating the value and work of NADP.
To help NADP members maintain a competitive edge, and support multiple association initiatives in advocacy, communications and EDI, NADP published the following reports providing valuable industry intelligence and benchmarks. In addition, NADP conducted a Consumer Study to provide insights about behaviors and factors affecting the dental benefits industry.

**STATE OF THE MARKET REPORT**
This industry primer includes highlights from the previous year’s statistical surveys such as trends on enrollment, premiums, customer service and claims processing. The report also has a section on “What to Expect.”

**STATE FACT SHEETS**
NADP State Fact Sheets provide key, state-specific data on the dental benefits market and highlight pertinent statistics about the national market. State-specific information includes statistics on enrollment and dental workforce, with national data on enrollment trends, change in premium, product funding, offerings by group size and enrollment in dental benefits by household income.

**NADP DENTAL BENEFITS REPORT: PROVIDER NETWORKS**
Receive a 360-degree view on dental networks with the NADP Network Administration Report, part of a series of reports on the size and scope of provider networks, management practices, and the regulatory and legislative activities affecting provider networks. This report highlights the legislative activity around Non-Covered Services, Network Adequacy, Accessibility and Directories and Network Leasing at the state and federal levels. It also reports the number of dentists listed in DHMO and DPPO directories by location (state and Metropolitan Statistical Area) and by dental specialty. The report includes two files: a report highlighting legislative activity, network statistics and listing of the counts of dentists listed in provider directories; and a spreadsheet that includes the counts of dentists participating on networks.

**NADP 2019 DENTAL BENEFITS REPORT: PLAN DESIGN**
Gain industry insight with the NADP Plan Design Report, which includes data reported by product type (DHMO, DPPO In-Network, DPPO Out of Network, and Dental Indemnity). The report also includes data about Annual Maximum levels, enrollees reaching the Annual Maximum, Lifetime Orthodontia Maximums, Deductible levels, and information about the percentage of enrollment with products with special features like Max Rollover, Implant coverage, TMJ coverage, Preventive and Diagnostic plans, and plans with coverage for cosmetic procedures.

**NADP/LIMRA 2018 U.S. GROUP DENTAL CLAIMS PROCESSING METRICS**
Discover industry specific benchmarks regarding, contact center and claims processing performance with this report, the ninth, and final, report conducted in a series with LIMRA.

**DENTAL BENEFITS REPORT: ENROLLMENT**
The cornerstone of NADP Statistical Surveys, the Enrollment Report presents trends, plan and funding sources and state information by dental plan product and offers current information about the prevalence of dental benefits in the U.S. population. NADP has been collecting this information since 1994 and the findings in this report draw on this history. This report contains specific information on Dental HMO, Dental PPO, dental Indemnity, and Discount Dental enrollment at the national and state level and Direct Reimbursement and publicly funded benefits at the national level.

**CONSUMER SURVEY**
Through the Shared Research Program, NADP annually recruits program participants to sponsor Employer and Consumer studies to gather information, behaviors and perceptions, and expectations regarding dental benefits. Results of the studies are released to program participants. Only the Consumer Tracking Survey was fielded in 2019. NADP recruited sponsors in the fourth quarter and released the findings to participants in early 2020.
Enrollment Trends - Overall

Total Dental Enrollment
2009-2018

![Enrollment trends graph showing the growth in dental enrollment from 2009 to 2018, with 2018 enrollment reaching 172,816,822.]

Source: 2019 NADP Dental Benefits Report on Enrollment

Premiums by Group Size & Product Type

### DHMO (N=8)

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<th>Plan Type</th>
<th>Per Enrollee per Month</th>
<th>% Change</th>
<th>2017</th>
<th>2018</th>
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<tr>
<td>Small Group</td>
<td>$18.35</td>
<td>-0.2%</td>
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<td>Large Group</td>
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<td>Large Group 50 to 249</td>
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<td>Large Group 250 to 499</td>
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### DPPO (N=16)

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<td>$29.73</td>
<td>-7.7%</td>
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<td></td>
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<tr>
<td>Large Group 250 to 499</td>
<td>$28.71</td>
<td>1.5%</td>
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<td>Large Group 500 or more</td>
<td>$25.30</td>
<td>10.8%</td>
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<tr>
<td>All Large Group</td>
<td>$28.99</td>
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### Dental Indemnity (N=7)

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<th>Per Enrollee per Month</th>
<th>% Change</th>
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<th>2018</th>
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<td>Small Group</td>
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<td>5.3%</td>
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<td>Large Group 250 to 499</td>
<td>$24.38</td>
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<td>Large Group 500 or more</td>
<td>$46.31</td>
<td>Insufficient Data</td>
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<tr>
<td>All Large Group</td>
<td>$35.09</td>
<td>2.5%</td>
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</table>
CONVERGE 2019 was one of the most highly attended annual conferences in NADP history. With standing-room only sessions, engaging receptions and a jam-packed Discovery Zone exhibit hall, CONVERGE 2019 delivered excellent professional development and networking opportunities.

CONVERGE highlights included the Opening Session presentation by Scott Deming who shared insights regarding how to create the ultimate customer experience. Additional General Sessions included Dental Market Trends Update, presented by Marko Vujicic, Ph.D. of the American Dental Association and Disrupting Dental: Raw Insights for Brokers at Large presented by Eric Silverman. CONVERGE also offered breakout sessions in three educational tracks: Advocacy, Business Development and Professional Relations. Covered topics included:

- Actuarial Panel Discussion
- Oral Health Issues and Barriers to Care Facing Individuals with Special Needs
- Evolution of Dental Hygiene
- Virtual Credit Cards
- Oral Health and the Opioid Crisis
- Directory and Claims Data
- How Preventive Dental Care Can Lower Costs for Chronic Disease Patients
- What they DO Teach in Dental School
- Politics and Policy of State and Federal Single Payer Proposals
- How Big Data is Changing Dental Quality Measurements
- Using Analytics in Value Based Models to Give Teeth to Dental Plans
- Urban-Rural Variation in Dental Care: An Analysis of Private Claims Data
- Disruptive Forces in Dental Care Delivery—Teledentistry and Technology Enabled Dental Treatment
- Updates from Surgeon General’s Report on Oral Health in America

SEPTEMBER 16-19, 2019
Omni Orlando Resort @ Championsgate
The NADP Education program earned high marks with an industry-specific curriculum designed to help members succeed via the Webinar Series and CONVERGE, the annual conference.

NADP offered three different educational webinar packages:
- Industry Trends Mini-Series with four webinars
- Special Focus Mini-Series with four webinars
- Full Package featuring all the webinars in the two Mini-Series

The Webinar program also included sponsored webinars presented by companies serving the dental benefits industry. Recordings of the educational and sponsored webinars are located in the Knowledge Center.

The Full Series included all topics from both mini-series as follows:

**Special Focus - 2019 Mini-Series:**
- Interprofessional Practice
- Public Programs: Updates on the State of Medicare, Medicaid, and Marketplace Dental Coverage
- It Takes Two to Tango – Directory and Claims Data

**Dental Industry Trends – 2019 Mini Series:**
- Tele-orthodontics - The Future is Here - Implications for Dental Plans
- DSO Membership Plans - An Emerging Industry Trend
- Trends in Employer & Consumer Perspectives on Dental Benefits

To purchase and view these webinar recordings, please visit: KNOWLEDGE.NADP.ORG
Advocacy Advances
Serving as Your Voice on State Issues

Throughout the year, NADP effectively represented members on a variety of state issues as many adverse bills did not pass or were amended favorably. Key issues included network leasing, network adequacy, non-covered services – just to mention a few.

To keep members informed, NADP published a 2019 State Wrap-Up in July, after the close of state legislative sessions. This summary was posted in Dental Interact and distributed at the Annual Business Meeting.

In addition, the Government Relations WorkGroup has had the following issues on its radar:

**NCOIL/NETWORK LEASING:**
NADP represented our members at the National Council of Insurance Legislators Dec. 7-10 in Austin. NADP Executive Director Eme Augustini submitted a testimony before the NCOIL Health Insurance & Long-Term Care Issues Committee regarding model legislation on network leasing, submitted by the American Dental Association.

**NEBRASKA/NON-COVERED SERVICES:**
The state dental association sued the Nebraska Department of Insurance (DOI) over its interpretation of the state’s noncovered services law. Previously the DOI issued a bulletin stating that it would allow carriers to use one of two definitions of “covered services:” 1) services for which an insurer actually paid; or 2) services covered under the contract but not necessarily actually reimbursed by the insurer. In its suit, the dental association asked the court to mandate the use of the first definition only, which would greatly narrow the scope of services considered “covered services” and enable providers to charge their preferred rates without being constrained by their contracts.

**NEVADA/SADPS EXEMPT**
In 2019, the legislature enacted AB 170, which creates the Office for Consumer Health Assistance and requires health carriers to report to the Office certain information relating to access to health care services. After some confusion as to whether this provision would apply to standalone dental plans, the Office confirmed that they will not seek to collect data from such plans.

**WASHINGTON/CREDENTIALING**
NADP members provided informal comments to OneHealthPort, Washington’s vendor for credentialing providers. The feedback included suggestions on technical issues that could save time and improve efficiency for users of the system.

**MASSACHUSETTS/NETWORK LEASING**
A joint House–Senate committee held a hearing on a bill that would enact new network leasing and minimum loss ratio reporting requirements for dental plans. The leasing provisions in the bill are more onerous than those recently enacted in states like New Jersey and California and require dentists to affirmatively consent to each individual leasing arrangement. NADP submitted comments in opposition, as well as joining a coalition letter opposing the bill. So far that bill has not been voted out of committee.

**OHIO/NON-COVERED SERVICES**
The Senate recently held a hearing on SB 148, a bill that would enact a noncovered services law in Ohio. Ohio is one of a minority of states that does not yet have such a law in place. The bill uses a definition of “covered services” that is consistent with the NCOIL Model. NADP submitted comments in opposition to the bill.

**MAINE/PEDIATRIC WAITING PERIODS**
The State Legislature planned to introduce “LR 2910 An Act to Facilitate Dental Treatments for Children,” which states “Except for orthodontic treatment, a health insurance or dental insurance issuer offering coverage in the group or individual market shall not impose a benefit waiting period on any dental or oral health service or treatment for enrolled individuals aged 0-18 years.”
Your Advocate on Federal Issues

Serving as the voice of the dental benefits industry, NADP represented member plans on a wide range of federal issues this year, including:

- Victory on Health Insurance Tax Repeal
- Dental in Medicare
- Independent Purchase on Federal Exchanges
- Tagline Requirements
- Non-Covered Services
- Surprise Billing
- Updates from CMS and HHS
- Affordable Care Act (ACA) News

In addition, NADP represented our members to the National Association of Insurance Commissioners (NAIC), informed members about an Executive Order and contributed to the 2020 U.S. Surgeon General’s Report.

Following are key 2019 highlights on these major issues and accomplishments:

**HEALTH INSURANCE TAX MORATORIUM PERMANENT**

NADP scored a major victory Dec. 20 when President Trump signed the “Further Consolidated Appropriations Act of 2020” (H.R. 1865), which repeals the health insurance tax (HIT) beginning Dec. 31, 2020.

This is a significant win for the industry and dental benefits consumers. NADP consistently fought for HIT relief, including efforts at Advocacy in Action and in a letter to congressional leadership in September. The law also permanently repeals the “Cadillac” and medical devices taxes, prevents Health and Human Services (HHS) from ending exchange auto-re-enrollment or banning “silver-loading,” and raises the national smoking age to 21. Below is the bill’s language on HIT repeal:

SEC. 502. REPEAL OF ANNUAL FEE ON HEALTH INSURANCE PROVIDERS (p.586)

“(a) IN GENERAL.—Subtitle A of title IX of the Patient Protection and Affordable Care Act is amended by striking section 9010.

(b) EFFECTIVE DATE.—The amendment made by this section shall apply to calendar years beginning after December 31, 2020.”

**DENTAL IN MEDICARE**

Anticipating that dental in Medicare would be a hot topic during the 116th Congress, NADP issued a press statement, noting the association supports the addition of dental coverage to Medicare and wants to serve as the resource on this issue. NADP is also actively exploring the best policy avenue to add dental to the Medicare program through a volunteer workgroup.

During the course of the year, NADP represented the industry on several bills on the subject. In December, the House passed the “Elijah E. Cummings Lower Drug Costs Now Act,” which proposes the expansion of dental benefits to Medicare Part B. Senate Majority Leader McConnell (R-KY) said H.R. 3 will not be considered in the Senate.

In addition to discussing this issue during face-to-face meeting at Advocacy in Action, NADP also scrutinized these bills regarding Dental in Medicare:

H.R. 4650, the “Dental Medicare Act of 2019” adding dental benefits to Medicare Part B. The House Ways and Means Committee approved this bill by voice vote in October.

4. In addition, NADP monitored “Medicare for All” proposals submitted by presidential candidates including Sanders and Biden and mentioned in the following publications:

- The New York Times: https://nyti.ms/2Sn0PD
INDEPENDENT PURCHASE ON FEDERAL EXCHANGES
Alongside their budget bill (H.R. 1865) Congress included language in their report indicating concern that the Center for Medicare and Medicaid Services (CMS) has implemented policies that prevent consumers from purchasing stand-alone dental benefits. Congress encourages CMS to permit the purchase of stand-alone dental plans separate from the purchase of qualified health plans beginning with the 2020 plan year. Here is the full section from the report:

Budget Report (p.104)
“Oral Health-The agreement is concerned that CMS has implemented policies that prevent consumers from purchasing stand-alone dental benefits and encourages CMS to permit the purchase of stand-alone dental plans separate from the purchase of qualified health plans beginning with the 2020 plan year. The agreement encourages CMS to report annually on State-level oral health and dental benefits available to adult populations, including pregnant women.”

The report language is significant and eases the path towards allowing the independent purchase of SADPs on federal exchanges. NADP will continue to engage with Congress and CMS to advocate for implementation of independent purchase. We appreciate Senator Capito’s support on the issue and her work with the Appropriations Committee to include this language.

TAGLINE REQUIREMENTS
After review by the Government Funded Programs WorkGroup, NADP filed a public comment on the proposed rule HHS–OCR–2019–007:

Nondiscrimination in Health and Health Education Programs or Activities. In these comments, NADP agreed with the Administrations’ repeal IN TOTO of tagline and notice requirements related to Section 1557. For background on Section 1557, see the Advocacy Open Forum in Dental Interact.

NON-COVERED SERVICES
The NADP Commission on Advocacy Policy renewed opposition to the “Dental and Optometric Care Act, DOC Access Act” (HR 3762). This proposed federal approach to noncovered services, as summarized in the first two bullet points below, was not consistent with an National Council of Insurance Legislators (NCOIL) Model Law on the topic (nor with laws in 30+ States). In addition, the list of provisions was more narrow when compared to prior versions HR 1606 (2017-18) and HR 3323 (2015-16).

HR 3762 would have denied insureds the benefit of discounts negotiated for both covered and non-covered services, which negates one of the primary values of insurance. Additionally, the costs to recontract biennially, as noted in the third bullet below would be significant and impact premiums with no benefit to consumers. Proposed provisions would:

• Allow a provider to charge the consumer for services that are not “covered” by the health, dental or vision plan as long as the provider does not charge more than s/he charges to individuals that are not on a plan.
• Defines services that are “covered” by a plan as only those services for which the plan is obligated to pay an amount that is “reasonable” and is not “nominal or de minimis,” terms which are not defined.
• Allow that contracts to be extended for a term beyond two years with the “prior acceptance” of the extension by the provider.
• Prohibit restrictions on choices of laboratories or suppliers.
• Create a private right of action in district courts for a violation of the Act with injunctive relief, monetary

SURPRISE BILLING, COST CONTAINMENT, ALL CLAIMS DATABASES

• Multiple House and Senate Committees addressed surprise billing, cost containment and all claims databases throughout the year. NADP continued to represent members as it monitored and commented on these bills:
  • H.R. 2328, Reauthorizing and Extending America’s Community Health Act” (REACH), advanced by the House Energy and Commerce Committee
  • S. 1895, the “Lower Health Care Cost Act,” approved by the Senate Committee on Health, Education, Labor and Pensions (HELP)

HHS AND CMS UPDATES
NADP quickly reviewed updates from the Centers for Medicare and Medicaid Services and Health and Human Services for information applicable to dental plans and distributed information and links to members including details about:

• 2020 plan year Exchange regulations and the Notice of Benefit and Payment Parameters (NBPP)
• Final Medicare Advantage (MA) and Part D Calendar Year (CY) 2020 regulations affecting the Preclusion List
• Final health reimbursement arrangements regulations
• Repeal of Health Identifiers Requirement (See Oct. 28 final rule).
• Review of Interoperability Rules currently at the Office of Management and Budget (OMB) (CMS-9115-F and RIN 0955-AA01).

In addition, NADP conducted an Intent to Offer Survey among plan members to inform CMS about standalone dental plans that would be participating in Exchanges.

AFFORDABLE CARE ACT NEWS
On Dec. 18, the US Fifth Circuit Court of Appeals issued a ruling in TEXAS V. AZAR, a case brought by Republican attorneys general against the Affordable Care Act (the Trump Administration filed a brief in support of the suit). The court ruled that while the individual mandate of the ACA is illegal without a penalty, the lower courts must decide if the rest of the law is severable from the individual mandate. As a result, in practice the Affordable Care Act remains unchanged until another court makes a ruling on the law. This development could push a final decision on the ACA until after the 2020 election.

The Fifth Circuit summarized their findings by saying: “...the individual mandate is unconstitutional because it can no longer be read as a tax, and there is no other constitutional provision that justifies this exercise of congressional power...on the severability question, we remand to the district court to provide additional analysis of the provisions of the ACA as they currently exist.”

Democratic attorneys general led by Xavier Beccera of California have filed an appeal to the Fifth Circuit’s decision, potentially sending the individual mandate question to the Supreme Court. The case will then either be taken up by the Supreme Court or follow the process set out by the Fifth Circuit, significantly extending the timeline before a final decision on the ACA or individual mandate. Throughout the year, the House explored expanding and protecting provisions of the ACA, including multiple hearings on universal coverage proposals such as Medicare for All and public options.

SURGEON GENERAL’S REPORT 2020
NADP authored a section in the 2020 Surgeon General’s Report about the Status of Dental Benefits and Impact on Dental Practice. NADP provided insights and research statistics to highlight the value and contributions of dental benefits in improving access to oral health care.

The above summary skims the surface of the multiple issues addressed by NADP on behalf of our members. For more information on these or other issues, please review the Advocacy Open Forum or contact Government Relations Analyst Owen Urech.

2019: Advocacy by Numbers

FEDERAL

70+
meetings with congressional offices

7 Letters and Comments to Congress or Federal Agencies

TOP ISSUES
1. Health Insurance Tax Repeal
2. Independent Purchase of Dental Plans on Exchanges
3. Dental in Medicare

STATE

1430 bills tracked and analyzed

80+ bills identified as priority

TOP ISSUES
1. Network leasing
2. Non-covered services
3. Reinsurance programs and taxes

Contact Us to Get Involved at advocacy@nadp.org
Advocacy in Action Resplendent Success

Advocacy in Action (AIA), the NADP Congressional fly-in, is the association’s most powerful and effective federal advocacy initiative. AIA 2019 was a tremendous success, as attendance had more than doubled when compared to previous events held since 2016. Judging by the response to the numerous face-to-face meetings, our impact in Washington, D.C. also increased dramatically. Elected officials:

• Remembered NADP and our member representatives
• Were familiar with our issues
• Demonstrated an increased understanding of dental benefits
• Understood dental is different than medical
• Recognized NADP as the voice of our industry

Officials also expressed resounding appreciation in our meetings for NADP coming to the table early to discuss adding dental to Medicare. They didn’t have all the answers but raised good questions about issues to be investigated and hurdles to delivering dental services under public programs.

Eme Augustini, NADP Executive Director, Dr. Lynn Mouden of Avesis and Brooke Ellis of Solstice Benefits met with Congresswoman’s Shalala’s office on June 5 during NADP’s Advocacy in Action.

(L-R) NADP Members Stacia Almquist of SunLife Financial, Gina Bowers and Jenna Milla of GEHA Health are pictured at the Missouri Constituent Coffee with Sen. Roy Blunt (MO).

TST Triumphs

Through the work of the Terminology, Standards and Transactions Workgroups, NADP represents the dental benefits industry to stakeholder organizations governing electronic standards and also offers solutions designed to increase efficiencies. The TST Initiative includes the Terminology, EDI and Operations WorkGroups. The Terminology WorkGroup has three sub-workgroups, Codes, Diagnostic Terminology and Dental Quality Alliance. Following are 2019 highlights.

TERMINOLOGY WORKGROUP

The Terminology Workgroup (WG) reviewed their underlying High-Level Initiative contained in the NADP Strategic Plan and proposed a replacement for HLI2 with operational plans as follows:

- **High Level Initiative #2:** Execute a strategy for the Terminology, Standards & Transactions (TST) Workgroups to apply their expertise in providing a united industry perspective on issues related to the use of terminology and data for the clear exchange of dental health information in the operation of dental plans.

- **HL #2 Operational Plans:**
  1) Complete a situational analysis of TST within the dental benefits industry.
  2) Assess NADP’s role within the TST dental environment.
  3) Complete a gap analysis between current dental industry capabilities and desired data capabilities, including capture of diagnostic terminology and clinical outcome data.
  4) Complete an annual assessment of 1, 2 and 3; adjust as needed.

The three Sub-Workgroups (SWGs) under Terminology reviewed their mission statements and continue to work on plans to facilitate the mission statements and operational goals. The proposed HLI2 and operational plans were adopted by the NADP Board in May and were incorporated into the NADP Strategic Plan. Further, the Terminology WG proposed changing the name of the existing SNOMED/ICD SWG to the Diagnostic Terminology SWG. The Board approved this change in May as well.

CODES SUB WORKGROUP

The Codes SWG reviewed proposed changes to CDT-2019 and submitted 22 proposals to the American Dental Association Code Maintenance Committee (CMC) for substantive changes, i.e. three revisions, 14 additions and five deletions. The Codes SWG also submitted 21 submissions in partnership with the American Academy of Periodontology (AAP) in the first ever joint submissions to the CMC. Drs. Chuck Stewart, Aetna, and Fred Horowitz, Nevada Dental Benefits, represented NADP at the March 14-15 CMC meeting. NADP’s position prevailed on all of 22 items submitted on our own with overwhelming support. All of the AAP/NADP joint submissions were rejected by the CMC as a slim majority felt the proposals would add diagnostic elements to the CDT. NADP provided members the “Change Document” for CDT-2020 that outlined these changes.

The Codes SWG was once again given the opportunity to edit the DRAFT CMC report and the ASCII file of CDT-2020. Codes SWG members found and corrected minor errors in these documents prior to release or printing.

SWG members also began review of CDT-2021 submissions for CDT-2021, which will continue during the first three months of 2020.

DQA SUB WORKGROUP

Members continued to monitor the actions of the Dental Quality Alliance (DQA) and SWG Chair, Dr. Craig Amundson (HealthPartners) and Timothy L. Brown, NADP Deputy Executive Director, participated in the Executive Committee meetings held on June 13 and November 14. Drs. Amundson, HealthPartners, Mark Jurkovich, HealthPartners, and Lynn Mouden, United Concordia along with Mr. Brown participated in the full DQA meetings held on June 14 and November 15. DQA SWG members participate on the Executive, Measures Development and Maintenance, and pediatric measures development committees and Dr. Amundson chairs the MDMC.

DIAGNOSTIC TERMINOLOGY SUB WORKGROUP

The DT SWG sought and received approval from the NADP Board of Directors to change their name from the SNOMED/ICD SWG to the Diagnostic Terminology SWG. This was in tandem with the revisions, also adopted by the Board, to the High-Level Initiative relating to the work of the three SWGs under the Terminology WG. The DT SWG also develop a revised mission statement and operational plans as follows:
Diagnostic Terminology SWG Mission: To develop and implement standardized terminology with significant granularity to improve the use of data for the clear exchange of dental health information.

Diagnostic Terminology SWG Operational Plans:

1. Complete a situational analysis of the integration of diagnostic terminology in dental schools, dental practice management systems, clearing houses and NADP member plans.
2. NADP will lead the integration of dental diagnostic terminology in claims processing within dentistry and are positioned to do so.
3. Gap Analysis
   a. Complete a gap analysis between current capabilities and desired data capabilities, including capture of diagnostic terminology and clinical outcome data.
   b. Develop a high-level NADP member plan implementation guide.
4. Complete an annual assessment of 1, 2 and 3; adjust as needed.

The DT 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, Guardian/Avesis and Mr. Brown representing NADP on the Dentistry Clinical Reference Group (CRG)

Dr. Adams and Mr. Brown attended the April 7-10 SNOMED International Business meeting. They will also attend a Dentistry CRG meeting as part of the combing ADA/FDI meeting on Sept. 4. Dental community participation at the SNOMED meetings continues to grow with more international representatives joining the dynamic work of the CRG including an ongoing odontogram project, periodic terminology updates and requests for assistance from both US and international members.

The primary work of the DT SWG in 2019 was focused on the development, proposal and acceptance of the revised HLI2 and the accompanying mission statement operational plans for the SWG.

EDI (ELECTRONIC DATA INTERCHANGE) WORKGROUP

The mission statement for the EDI WorkGroup is to:

• Review and comment on mandated EDI transactions including, but not limited to, claims processing, electronic funds transfer, electronic remittance advise, eligibility verification and electronic health records
• Develop, review and comment on changes and updates in mandated EDI transaction on behalf of the dental benefits industry • Liaison with other state and national organizations engaged in the EDI arena
• Support for NADP voting seats on Dental Content Committee (DeCC), Health Level 7 (HL7), Standards Committee on Dental Informatics (SCDI), Workgroup for Electronic Data Interchange (WEDI) and American National Standards Institute X12 (X12) including leadership positions on the X12 Dental Caucus

NEW MEMBERS

Plans
• Life & Specialty Ventures

Associates
• Dental Whale Practice Group
• HighFive Dental
• Jet Dental
• Mortenson Dental Partners
• Smile Direct Club
• The Smilist

Supporting Organizations
• Align Technology
• American Dental Examiners, Inc
• CareCredit
• Change Healthcare
• Clarity Software Solutions
• Cognizant
• Deloitte
• HealthCrowd
• Henry Schein One
• MultiPlan
• Overjet
• Quip

Individuals
• Chad Hendricks, Clear Choice Consulting
• Judy Cirafesi
EDI 2019 Accomplishments
The EDI Workgroup grew to 25 members representing Payers, Dental Service Organizations (DSO’s) and Clearinghouses. The work was conducted via conference calls held on the first Friday of each month.

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

The WG 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.

Virtual Credit Cards (VCC) was a big topic of discussion in 2019. VCC was discussed and dismissed a few years ago but now it is back, and acceptance is up by both providers and plans. This is a direct result of EFT staying at ~ 10-12% for the last 10 years. Payers are looking at other options to move away from paper. A VCC session was held at CONVERGE.

The WG is monitoring a HL7 Dental Provider initiative. The HL7 Payer/Provider Information Exchange WG is developing Consolidated Clinical Documentation in order for providers to pass patient information electronically to other providers from their practice systems.

Operations WorkGroup
The mission statement for the Operations WorkGroup is to:

- Develop, review and comment on proposals for dental plan accreditation with accreditation organizations and federal representatives
- Develop, review and comment on proposals for uniform credentialing/recredentialing within dental benefits organizations, providers and outside vendors.
- Serve as liaison to dental service organizations (DSOs) and the Dental Group Practice Association (DGPA) on initiatives of interest to both.

Operations WG Accomplishments
The Operations Workgroup has over 50 members representing Payers, Dental Service Organizations (DSO’s), Clearinghouses and Provider Consultants. The work was conducted via conference calls as needed. Most of the work is via sub-workgroups consisting of approximately 10 volunteers. The WG decided this was best to be more efficient.

The WG began the year by reviewing priorities and developed a plan for 2019 that includes continued focus on enhanced relationships with Dental Service Organizations (DSOs). A major topic revolved around Provider Directory Validation and the state regulations. The SWG will meet at CONVERGE to continue pushing the solution. The PDV information is available on the NADP website.

The WG continues to monitor various organizations in the credentialing space. This group watches state regulations and provides feedback and suggestions to ease the credentialing/ recredentialing process.

For more information about EDI or Operations WGs, contact Dental Informatics Manager, Brian Flynn.
Communications and Marketing

In advancement of the NADP educated external audiences about dental benefits while also promoting the value dental coverage. In addition, NADP promoted the value of the association to members and prospects. Key accomplishments include:

WHYDENTAL.ORG

The public website, WhyDental.org, provides both educational and promotional content about dental benefits for multiple audiences, including providers, brokers, consumers, employers and employees. Developed by the Communications WorkGroup, the website was introduced to NADP members at CONVERGE 2019. The WorkGroup also reported on an action plan to add and update content.

MEDIA HIGHLIGHTS

Associated Press – NADP Executive Director Evelyn F. Ireland, CAE, was quoted an AP article, “No dental insurance? Discount plans can provide savings,” written by reporter Matthew Perone. This article also appears in the March 14 edition of NADP SmartBrief.

Surgeon General’s Report 2020 – Drawing from the vast resources of the association's research, NADP contributed content regarding the impact of dental benefits on financing dental care.

Newsy – NADP Executive Director Evelyn F. Ireland, CAE, answered the question, “Why are dental benefits separate from medical” in a Newsy interview.

The Fresno Bee – Reporter Yesenia Amaro interviewed Executive Director Evelyn F. Ireland, CAE, regarding dental benefit enrollment trends in California.

Sacramento Bee – Reporter Amaro, Yesenia interviewed NADP Executive Director Evelyn F. Ireland, CAE, regarding Californians who lack dental insurance.


Incisor – Reporter Emma Yasinski interviewed NADP Executive Director Evelyn F. Ireland, CAE, regarding Medicaid expansion and dental benefits. Incisor is an online publication for dentists.

Employee Benefit Advisor – NADP Executive Director Evelyn F. Ireland, CAE was quoted in the article, “How literate are your clients on dental care?” by Bruce Shutand. Ireland highlighted findings from the current NADP Consumer Survey.

MARKETING MILESTONES

CONVERGE Retargeting Campaign resulted in a net of $15,094 revenue for the three months it was running.

Three recruitment campaigns resulted in more than $40,000 in membership dues.

Social media engagement across all platforms grew 1% overall.
National Association of Dental Plans  
Statements of Financial Position  
December 31, 2019 and 2018

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Current assets:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$680,272</td>
<td>$1,153,430</td>
</tr>
<tr>
<td>Restricted cash</td>
<td>50,554</td>
<td>32,955</td>
</tr>
<tr>
<td>Investments</td>
<td>2,655,641</td>
<td>2,050,057</td>
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<tr>
<td>Accounts receivable</td>
<td>25,337</td>
<td>52,703</td>
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<tr>
<td>Prepaid expenses</td>
<td>92,639</td>
<td>86,563</td>
</tr>
<tr>
<td>Other assets</td>
<td>81,865</td>
<td>40,093</td>
</tr>
<tr>
<td>Due from CADP</td>
<td>2,444</td>
<td>13,762</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td>3,588,752</td>
<td>3,429,563</td>
</tr>
<tr>
<td>Furniture and equipment, net</td>
<td>80,864</td>
<td>73,277</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$3,669,616</td>
<td>$3,502,840</td>
</tr>
</tbody>
</table>

|                      |            |            |
| **Liabilities and Net Assets** |          |            |
| **Current liabilities:** |            |            |
| Accounts payable      | $85,658    | $42,901    |
| Accrued expenses      | 240,514    | 209,397    |
| Deferred revenue      | 1,028,233  | 1,258,124  |
| **Total current liabilities** | 1,354,405 | 1,510,422 |
| **Net assets:**       |            |            |
| Without donor restrictions | 2,275,314 | 1,966,496 |
| With donor restrictions| 39,897     | 25,922     |
| **Total net assets**  | 2,315,211  | 1,992,418  |
| **Total liabilities and net assets** | $3,669,616 | $3,502,840 |
# National Association of Dental Plans

## Statement of Activities

**Years Ended December 31, 2019 and 2018**

<table>
<thead>
<tr>
<th>Changes in net assets without donor restrictions:</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership dues</td>
<td>$1,852,398</td>
<td>$1,848,533</td>
</tr>
<tr>
<td>Education and meetings</td>
<td>759,633</td>
<td>753,095</td>
</tr>
<tr>
<td>Research and information</td>
<td>75,905</td>
<td>118,547</td>
</tr>
<tr>
<td>Management fees</td>
<td>113,684</td>
<td>117,546</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>2,801,620</td>
<td>2,837,721</td>
</tr>
<tr>
<td><strong>Net assets released from restrictions - satisfaction of program restrictions</strong></td>
<td>10,000</td>
<td>24,000</td>
</tr>
<tr>
<td><strong>Total revenues, net</strong></td>
<td>2,811,620</td>
<td>2,861,721</td>
</tr>
<tr>
<td><strong>Expenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Program services:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Member services</td>
<td>390,283</td>
<td>369,126</td>
</tr>
<tr>
<td>Education and meetings</td>
<td>523,920</td>
<td>521,597</td>
</tr>
<tr>
<td>Research and information</td>
<td>374,518</td>
<td>394,128</td>
</tr>
<tr>
<td>Government relations</td>
<td>873,660</td>
<td>827,600</td>
</tr>
<tr>
<td><strong>Supporting service:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General and administrative</td>
<td>618,046</td>
<td>498,047</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>2,780,427</td>
<td>2,610,498</td>
</tr>
<tr>
<td><strong>Excess of revenues over expenses</strong></td>
<td>31,193</td>
<td>251,223</td>
</tr>
<tr>
<td><strong>Other income (expense):</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other income</td>
<td>16,788</td>
<td>5,093</td>
</tr>
<tr>
<td>Dividend income, net</td>
<td>61,865</td>
<td>51,102</td>
</tr>
<tr>
<td>Realized and unrealized gains (losses) on investments</td>
<td>198,972</td>
<td>(98,609)</td>
</tr>
<tr>
<td><strong>Total other income (expense)</strong></td>
<td>277,625</td>
<td>(42,414)</td>
</tr>
<tr>
<td><strong>Increase in net assets (expense)</strong></td>
<td>308,818</td>
<td>208,809</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Changes in net assets with donor restrictions:</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contributions:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political action committee</td>
<td>23,975</td>
<td>21,900</td>
</tr>
<tr>
<td><strong>Net assets released from restrictions:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Political action committee</td>
<td>(10,000)</td>
<td>(24,000)</td>
</tr>
<tr>
<td><strong>Increase (decrease) in net assets with donor restrictions</strong></td>
<td>13,975</td>
<td>(2,100)</td>
</tr>
<tr>
<td><strong>Increase in net assets</strong></td>
<td>322,793</td>
<td>206,709</td>
</tr>
<tr>
<td><strong>Net assets at beginning of year</strong></td>
<td>1,992,418</td>
<td>1,785,709</td>
</tr>
<tr>
<td><strong>Net assets at end of year</strong></td>
<td>$2,315,211</td>
<td>$1,992,418</td>
</tr>
</tbody>
</table>
In recognition of her excellent, long-term volunteer service advancing the dental benefits industry, the National Association of Dental Plans (NADP) presented Theresa McConeghey the Gabryl Award, the industry’s and association’s highest honor.

When federal challenges facing the dental benefits industry called for effective leadership and representation, McConeghey helped strengthen the NADP voice and advocacy programs by volunteering for the Health Care Reform Task Force in 2008. She is one of a few volunteers who has continuously served on that Task Force as it transitioned to the Commission on Advocacy Policy (CAP), the permanent NADP public policy body.

She stepped up to chair CAP in 2014—the implementation year of the Affordable Care Act (ACA), and she continues as chair today.

In 2012 Teresa was elected to the Board of Directors beginning her service as secretary. She served two full, three-year terms on the Board. She was vice chair for two years before chairing the Board during her last term from 2015-2018. Under her leadership as Board Chair, NADP advanced the association and industry with key decisions leading to the creation of:

- Advocacy in Action, the NADP Congressional fly-in
- Terminology, Standards and Transaction (TST) volunteer structure
- DSO Advisory Council
- NADP Investment Policy
- New dues model for dental plan members
- Executive Director Search Committee
Encouraging a spirit of partnership and collaboration between plans and Dental Service Organizations (DSOs) earned Michael Cole, vice president of Insurance Plan Management for Dental Care Alliance, the 2019 Don Mayes Leadership Award. This award commends exemplary service by volunteer group chairs and vice chairs with NADP association leadership spanning three or more years.

As vice chair of the NADP Operations WorkGroup, Cole serves as an important communications link between the WorkGroup and the DSO Advisory Council on multiple projects, including provider directory validation and credentialing. Truly a leader by example, Cole actively participated in the development of the Provider Directory Validation process; and, his company, Dental Care Alliance, was one of the first DSOs to participate in the program.

In 2014, Mike came prepared to a face-to-face meeting of the Operations WorkGroup focused on streamlining credentialing. His notebooks, filled with credentialing requirements from multiple plans, helped to facilitate the discussion. As a result, the Operations WorkGroup developed a one-page credentialing form for member use, that is available today on the NADP website. In his eight years as an NADP member, Cole also developed numerous CONVERGE educational sessions, offering both plan as well as DSO perspectives.
Marc Aranoff, Ameritas Life Insurance Corp.
The Research Commission praises Marc for leadership in promoting engagement of his fellow Commission members.

Brian M. Correia, Solstice Benefits
The Membership WorkGroup recognized Brian for membership recruitment.

Teresa Duncan, Odyssey Management
Communications commends Teresa for leading her project team in surveying dental offices, including providing her client list, fielding the survey and providing results.

Carol Egan, Renaissance
Communications applauds Carol for her leadership, creativity and insightful feedback on multiple communications project teams.

Holt Hathaway, Blue Cross Blue Shield of North Carolina
GRW lauds Holt for keeping the group informed of critical updates from North Carolina and her leadership organizing a successful response to network leasing legislation.

Devin McBrayer, Delta Dental of CA, NY, PA & Affiliates
GRW celebrates Devin’s active participation in the GRW’s tracking and review of state legislation, and her thoughtful input on analysis of key bills.

Martin McGuinness, Unum
CAP is honoring Marty for cultivating critical relationships on the Hill, including organizing industry responses on a proposal to establish a federal claims database.
James Mullen, *Delta Dental of CA, NY, PA & Affiliates*
GRW is honoring Jim for his frequent contributions to the GRW’s day-to-day activities, as well as his assistance with improving the group’s operations and NADP’s advocacy strategy.

Kim Sheldrake, RDA, *UnitedHealthcare*
GFPWG praises Kim for outstanding participation, providing vital information and insight on public program developments and taking an active role in all the workgroup’s initiatives.

Matthew Sinnott, *Willamette*
GFP WG honors Matt for keeping the group well-informed of public policy discussions and initiatives in the Pacific Northwest and providing important insights on dental benefits in public programs.

Roger Skinner, *Argus Dental and Vision*
The Membership WG exalts Roger’s continued success in membership recruitment.

James Slotnick, *Sun Life Financial*
CAP is recognizing James for his quick and significant advocacy response and engagement on a proposal to establish a federal claims database.

Mark Waterbury, *DentaQuest*
GFP WG commends Mark’s unique and in-depth insight on Center for Medicare and Medicaid Services (CMS) and Medicare Advantage policies and implementation of the preclusion list.
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