

Dental Care

Applies to Iowa:

Blue Medicare Advantage PPO, Blue Medicare Advantage Valor PPO, and Blue Medicare Advantage Enhanced PPO



Wellmark Advantage Health Plan, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

Dental Care

Dental care includes items and services in connection with the care, treatment, filling, removal or replacement of teeth or structures directly supporting the teeth. Structures directly supporting the teeth mean the periodontium, which includes the gingivae, dentogingival junction, periodontal membrane, cementum of the teeth and alveolar process.

Original Medicare

Original Medicare will pay for dental services that are an integral part either of a covered procedure, such as reconstruction of the jaw following accidental injury, or for extractions done in preparation for radiation treatment for neoplastic diseases involving the jaw. Original Medicare will also make payment for oral examinations, but not treatment, preceding kidney transplantation or heart valve replacement, under certain circumstances. Such an examination would be covered under Part A if performed by a dentist on the hospital's staff or under Part B if performed by a physician.

Statutory Dental Exclusion

Section 1862 (a)(12) of the federal Social Security Act prohibits payment under Medicare Parts A and B for expenses incurred by a Medicare member "where such expenses are for services in connection with the care, treatment, filling, removal, or replacement of teeth or structures directly supporting teeth, except that payment may be made under Part A in the case of inpatient hospital services in connection with the provision of such dental services if the individual, because of his or her underlying medical condition and clinical status or because of the severity of the dental procedure, requires hospitalization in connection with the provision of such services."

Services Excluded Under Part B

These two categories of services are excluded from coverage under Medicare Part B:

- A primary service, regardless of cause or complexity, provided for the care, treatment, removal or replacement of teeth or structures directly supporting teeth, such as preparation of the mouth for dentures or removal of diseased teeth in an infected jaw.
- A secondary service related to the teeth or structures directly supporting the teeth unless it's incident to and an integral part of a covered primary service necessary to treat a non-dental condition, such as tumor removal. This service must be performed at the same time as the covered primary service and by the same physician or dentist. In those cases, in which these requirements are met, and the secondary services are covered, the Medicare payment amount should not include the cost of dental appliances, such as dentures, even though the covered service resulted in the need for the teeth to be replaced, the cost of preparing the mouth for dentures or the cost of directly repairing teeth or structures directly supporting teeth, such as alveolar process.

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Exceptions to Excluded Services

- The extraction of teeth to prepare the jaw for radiation treatment of neoplastic disease.
- An oral or dental examination performed on an inpatient basis as part of comprehensive workup prior to renal transplant surgery or performed in a rural health clinic and federally qualified health center prior to a heart valve replacement.

Wellmark Advantage Health Plan PPO Enhanced Benefits

Wellmark Advantage Health Plan (WAHP) are Medicare Advantage plans, which provides at least the same level of benefit coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows WAHP to offer enriched plans by using Original Medicare as the base program and adding desired benefit options. There is a new dental administrator for 2023, Delta Dental of Iowa, a leading provider of dental services in Iowa. Delta Dental replaces DentaQuest (administration and servicing) and United Concordia (network administration).

Coverage for Preventive Dental care is provided to members under WAHP. Additional comprehensive and supplemental dental coverage may also be provided to members. Because Original Medicare provides only limited dental coverage, the scope of benefit, reimbursement methodology, maximum allowed payment amounts, and member cost sharing are determined by WAHP.

Conditions for Payment

| This table below specifies payment conditions for dental care | |
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| Eligible provider | Dentist |
| Payable location | No restrictions |
| Preventive | Oral exam – twice per year, Fluoride treatments - once per year Brush biopsies – unlimited, Cleaning-twice per year X-rays – one set up to four bitewing or up to six per periapical once per year X-rays – Vertical bitewing, intraoral or panoramic every three years. |
| Comprehensive | Palliative emergency treatments Periodontal scaling and root planing – per quadrant every 24 month Fillings (amalgam or resin) once per tooth – every 24 months Root canals – once per lifetime per tooth, Simple extractions Crowns – once every 60 months, crown repairs For Blue Medicare Advantage Enhanced PPO only: Bridges – replacing missing permanent teeth, once every 5 years Dentures (Complete and Partial) – replacing missing permanent teeth with a removable dental prosthesis, denture repair and relining, covered every 5 years |
| CDT codes | Covered Dental Codes-Reference list of covered codes |
| Diagnosis restrictions | No restrictions |
| Age restrictions | |

Reimbursement

The provider will be paid based on Delta Dental of Iowa Fee Schedule. Contracted providers agree to accept our allowed amount as payment in full when they perform covered dental services. This represents payment in full and providers are not allowed to balance bill the member the difference between the allowed amount and the charge.

Member cost sharing

Cost sharing applies to WAHP PPO plans for In- and Out-of-Network services. Reference the plans Evidence of Coverage (EOC) or Summary of Benefits (SOB) for specific cost share amounts. To receive the lowest cost share dental benefits must be provided by Delta Dental of Iowa Medicare Advantage network dentist.

Providers should collect the applicable cost sharing from the member at the time of the service when possible. Cost sharing refers to a flat dollar copayment, percentage, or deductible.

If the member elects to receive a non-covered service, he or she is responsible for the entire charge associated with the non-covered service.

Cost share amounts incurred by the member under this benefit do not count toward the plans medical combined maximum out of pocket limit as listed in the Evidence of Coverage document.

To verify benefits and cost share, providers should contact Delta Dental of Iowa at 1-833-721-2892.

Billing Instructions for Providers

To submit claims contact: Delta Dental of Iowa at 1-833-721-2892 or MAMembers@deltadentalia.com.

Revision History

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