

Delta Dental of California and its affiliates want to assure you that our top priority during the coronavirus outbreak (Covid-19) is the health and well-being of Delta Dental enrollees, plan administrators, providers and employees.

Delta Dental continues to follow all state and federal mandates, including the recently released ruling by the Department of Labor, and we are committed to complying with all applicable guidelines.

We also continue to actively monitor information about coronavirus from the Centers for Disease Control and Prevention (CDC), American Dental Association (ADA) and other public health agencies and will be providing regular updates through our website and Twitter and Facebook social media channels.

As we all deal with the impacts of coronavirus, Delta Dental wants to keep you informed of the following policy adjustments we are making in reaction to the Covid-19 situation.

Enrollment

Delta Dental will work with employers experiencing enrollment delays to ensure their employees do not experience eligibility hardships, including late entrant penalties. Coverage can continue through the employer dental plan, contingent upon full premium payment remitted by the employer.

Special Enrollment Timeframes

Delta Dental will accept enrollment in compliance with HIPAA-required special enrollment guidelines. Eligibility is administered in accordance with the client's reported eligibility.

Furloughs/Temporary Lay-off Situations

We understand some employers may need to furlough or lay-off employees during the Covid-19 outbreak time frame. Delta Dental will work with employers who wish to continue coverage for their impacted employees. Coverage can continue through the employer dental plan, contingent upon: the full premium payment continues to be remitted by the employer; invoiced amounts continue to be remitted by self-funded clients; and only actively-at-work employees may be added to the plan as new enrollees.

Delta Dental will work with clients who request changes to contracts or SPDs, if applicable. We will do our best to expedite changes, but it may require up to 90 days to complete this work.

Terminated Employees (COBRA)

If employees are terminated and want to continue with COBRA or Cal-COBRA (or other mini-COBRA), this continuation is available for as long as COBRA allows for a termination – typically 18 months or 36 months, respectively. Employees should check with their employer to confirm the time frame. Coverage can continue contingent upon receipt of full premium payment.

Claims Filing Extension

Delta Dental currently allows 12 months to file a claim, which complies with state and federal requirements. In addition, Delta Dental allows claimants at least 180 days following receipt of an adverse benefit determination to file an appeal.

Waiting Period Waiver

Delta Dental will waive waiting periods for members laid-off and rehired within 6 months by the same employer.

Teledentistry

Delta Dental will accept claims for services delivered through teledentistry. Under Delta Dental policy, the fees for teledentistry (D9995 and D9996) are considered inclusive in overall patient management and are not billable to the patient. Member claim for teledentistry should list the appropriate evaluation procedure code, such as D0140, D0170 or D0171 and on a separate line, the teledentistry code D9995 for real-time interactions (synchronous) and D9996 for text, photo or other non-live interactions (asynchronous.) Standard dental policy will apply to the evaluation codes.

We sincerely value our client and broker/consultant partnerships and know that your business, like ours, is being significantly affected by the response to COVID-19. Delta Dental stands with all our business partners and is dedicated to finding every possible way to assist and support you as your needs arise. As this pandemic continues to evolve, so will our response. Please use our social channels or reach out to your account manager or sales account executive to remain up to date with our latest guidance.