

ERIE COUNTY LEGISLATURE

BETTY JEAN GRANT

*Democratic Minority Leader
2nd District Legislator*



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December 11, 2014

Karen M. McCarthy
Clerk of the Erie County Legislature
92 Franklin St.
Buffalo, New York 14202

Dear Ms. McCarthy,

For submission to the public record, please find the attached letter and fact sheets concerning a County Dental Network Card program that aims to help residents access reduced- cost dental services.

In as much as this program has been championed by the New York State Association of Counties, it would seem reasonable to discuss this program in the Legislature's Health and Human Services Committee.

Accordingly, I was hoping that this item could be forwarded to the Health and Human Services Committee at your earliest convenience.

Should you have any questions, please don't hesitate to contact me.

Thank you.

Sincerely,

BETTY JEAN GRANT
Democratic Minority Leader
2nd District Legislator

November 11, 2014

Betty Jean Grant , Minority Leader
County Legislature
92 Franklin Street 4th FL
Buffalo, New York 14202

Dear Betty,

Three years ago Health Economics Group, Inc. located in Rochester, made available a County Dental Network Card program to offer county leaders an opportunity to help their county residents access lower cost dental services in their community.

NYSAC has adopted the program and now more than 14 counties are offering the program saving county residents several thousand dollars in dental services from Nassau to Chautauqua county.

This is not insurance. It is an educational program that is intended to help patients for whom cost is a barrier to receiving dental treatment. We use dentist in the Dentemax network of dentist who have agreed to charge relatively low fees for dental services. Dentists, like physicians and hospitals, often enter into arrangements with insurance companies and other benefit plan administrators whereby they accept payments that are significantly lower than the fees these same providers charge patients who are not covered by dental benefit plans. Insurance companies and other payers contract with dentist directly or through organizations that develop dental networks. Dentist in the networks agree to accept specified,-relatively low,- amounts as payments in full for their services. There are 555 dentist in Erie County who belong to the Dentemax network . and I would be happy to share the list with you if you are interested in exploring the program further.

The main purpose of the County Dental Network Card Program is to enable patients who are not covered by a dental plan such as senior citizens to benefit from network fees that are close to or even below amounts insurance companies pay. Our program provides cardholders with names, addresses, and phone numbers of dentist who are in the Dentemax network, so they can be confident that the dental fees they are charged will be among the lowest in Erie County.

I have enclosed a few copies of brochures from some of the counties that have adopted the Dental Network Card for their residents. Let me know if you would like to schedule a time to get together to have further discussion regarding the Dental Network Card Program for the residents of Erie County.

Sincerely,



Len Lanphear

Health Economics Group, Inc

SOMETHING TO SMILE ABOUT: DENTAL CARD HELPS COUNTY RESIDENTS



By Steve Hooper
Health Economics Group, Inc.

Even though dental health is an integral part of a person's overall health, not nearly as much emphasis is placed on dentistry as on other aspects of health care. The Patient Protection and Affordable Care Act mentions dental care, but only briefly, with respect to yet-to-be-defined pediatric services.

Public health professionals know that during the past decade there has been increasing evidence of the relationship between oral health and system diseases. Signs and symptoms of diabetes, HIV/AIDS, Lou Gehrig's disease, and many oral cancers may be first detected through oral examination.

Almost all of us should visit a dentist regularly, but many don't. A major reason for this is the cost of dental care. Delta Dental, one of the country's largest dental insurance organizations, has said that the most commonly reported individual health-related service not received because of cost is dental care. Further, according to Delta Dental, the most commonly reported reasons for children not receiving needed dental care were financial: the child had no insurance to cover the services, or the dental services cost too much.

Dental benefit plans go a long way toward offsetting the cost of dental care, but this coverage is far from universal. A study by the Kaiser Family Foundation found that 59% of low-income adults and 36% of higher-income adults do not have dental coverage. Overall, in the United States more than 132 million children and adults lack dental benefits. If they visit a dentist at all, they have to pay 100% of what they are billed by their dentists, without any reimbursement by a dental benefit plan.

To make a bad situation even worse, dentists, like other health-care providers, typically charge people without a dental plan more than they charge insurance companies when patients are insured.

The New York State Association of Counties, as well as many county officials, have taken steps to improve the dental health of New Yorkers.

The NYSAC-endorsed "Dental Network Card Program" has already benefitted thousands of New York residents.

Health Economics Group, Inc., a third party administration company based in Rochester, handles the administrative aspects of the program, while NYSAC provides valuable guidance and oversight. Health Economics Group has been designing and managing self-insured dental benefit plans, primarily for public-

sector employers in New York State, since 1978.

While it is not insurance, the Dental Network Card program provides a way for patients to obtain the dental services they need at reduced fees. The program utilizes the DenteMax network that consists of more than 8,000 dentists and dental practices in New York, more than 100,000 throughout the United States. Dentists in the network have agreed to charge specific fees, fees that are among the most affordable in each area of the country.

The cost of NYSAC's Dental Network Card Program is only \$36.50 per year for an individual and only \$52.00 annually for an entire family. Savings are several hundred dollars for crowns and for root canals, and \$30.00 to \$50.00 or more for dental examinations and cleanings, fillings, and extractions when compared with area average dental fees.

This NYSAC-endorsed program is for people who do not have dental coverage: particularly people who have been laid off from their jobs, employees who work for small businesses and other organizations that do not offer dental benefit plans, and those who are retired and no longer have dental insurance.

While the Dental Network Card Program is intended primarily for those without dental coverage, the network itself can serve to benefit employers who sponsor and fund dental benefit plans for employees and, perhaps, retirees.

If a dental plan covering about 100 or more employees/retirees changes from being fully insured to self-insuring, the plan sponsor can expect to save in the range of 20 to 30% - while maintaining the same level of benefits.

Even greater savings may result from a combination of self-insuring along with creative use of the NYSAC Dental Benefits Card program.

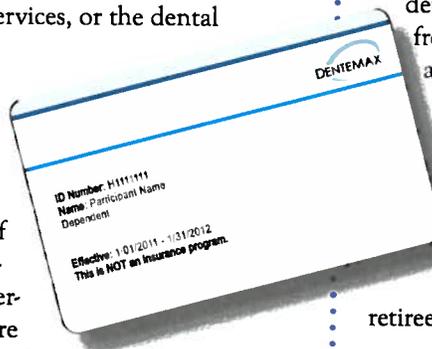
There are also cost-saving alternatives for groups with fewer than 100 employees to make use of the network. If a group's dental benefits plan already is self-insured, it may well be worth investigating whether utilizing Health Economics Group's long experience combined with use of the NYSAC-endorsed nationwide network makes good economic sense.

For general information about NYSAC's Dental Network Card Program, go to www.heginc.com/nysac. To learn how to implement NYSAC's Dental Network Card program in your county, contact Mark LaVigne at mlavigne@nysac.org or 518-465-1473.

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Winter 2013





ORLEANS COUNTY



NYSAC
NEW YORK STATE
ASSOCIATION OF COUNTIES

DENTAL NETWORK CARD PROGRAM ENROLLMENT FORM

(Please Print or Type)

Name:		County Name:	
Address:		City:	State: Zip Code:
Date of Birth (MM/DD/YY)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Phone	Email Address

Dependents			
Name	Relationship	Gender	Date of Birth
	Spouse	<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	
		<input type="checkbox"/> Male <input type="checkbox"/> Female	

Annual Cost: \$36.50 for Individual Coverage OR \$52.00 for Family Coverage (Check One)

Your card(s) will be effective on the date your enrollment information is processed. Your card(s) will expire on the last day of the month following 12 full months of eligibility. Re-enrollment is not automatic. You must contact us to re-enroll.

Make Check Payable to "Health Economics Group, Inc."

Send Payment with Enrollment Form to:
Health Economics Group, Inc., 1050 University Avenue, Suite A, Rochester, NY 14607 Attn: Dental Network Card Program

Pay by Credit Card and Mail or Fax form to: (585) 241-9518

Credit Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> Master Card <input type="checkbox"/> Discover	
Credit Card Number:	Expiration Date:
Name as it appears on Credit Card:	Card Verification/Security Code:
Payment Amount:	
I authorize HEALTH ECONOMICS GROUP, INC. to use the credit card information provided above as payment for the Dental Network Card. Signature: _____ Date: _____	

You will receive your Dental Network Card in the mail once your enrollment is processed. Please allow 10-14 business days for processing.

For the names and addresses of DenteMax network dentists in a particular geographic area and/or to see the schedule of fees accepted by most general dentists in the network, go to our website (www.heginc.com/nysac). You may also obtain this information by calling Health Economics Group at 585/241-9500 x505 or 800/666-6690 x505. We will be pleased to help you.

Health Economics Group, Inc. does not guarantee that a particular dentist will accept DenteMax fees as payment in full. Confirm DenteMax network participation and fees before receiving treatment. Please note that specialists and some general dentists may charge higher fees than shown on the schedule. We rely on the judgment of DenteMax as to the professional competency of dentists in their network. Our role is to make the DenteMax network available to members of this program. Our liability is limited to the amount paid for the card(s).

The Dental Network Card program is NOT insurance. It is a way for you to get the dental care you need at fees that are among the most affordable in your area and anywhere you might need treatment.

Signature: _____ Date: _____

At a cost of 10 cents per day for an individual, or a dollar per week for a family, the Orleans County Dental Network Card program makes dental care more affordable for seniors and families throughout the county.



What are the benefits of the Dental Network Card?

- Established fee schedule for dental services, from routine cleanings to root canals and implants
- Listing of local participating dentists
- Improved oral health

“A nationwide survey found that prices [of dental care] could vary by more than 400 percent in the same area for the same service. For example, the cost of a cavity filling for adults could range from \$120 to \$360, while an adult preventive exam could range from \$55 to \$240.”
-AARP Bulletin, March 2013

The Orleans County Legislature has partnered with the New York State Association of Counties to provide the Dental Network Card Program to residents.



The Orleans County Dental Network Card enables patients to obtain dental care at reduced fees. The program uses the DenteMax network of more than 8,000 dental practices statewide.

The program is not insurance; dentists in the network have agreed to charge fees that are among the most affordable in the area.

Savings are several hundred dollars for crowns and root canals, and \$30.00 to \$50.00 or more for dental exams, cleanings, fillings, and extractions.

Who is the County Dental Network Card for?

- **Employees of small businesses** that don't offer dental insurance
- **Retirees** who no longer have dental insurance
- **Unemployed** individuals and their families
- **Recent college graduates** and young adults
- **Anyone not covered by a dental plan**

For more information, please visit www.orleansny.com, or call Health Economics Group at 1-800-666-6690 ext. 505

Orleans County Dental Network Card



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Lower Costs. Brighter Smiles.

**Orleans County
Legislature**