## BlueCross BlueShield FEP Dental – COVID-19 Member FAQ

## Are you closing your dental customer service offices?

No. There are no plans to close the offices at this time. We are currently open from 7 a.m. to 7 p.m. CT. You can find the customer service number on the back of your ID card.

## How are you and dental providers handling the temporary closure of dental offices?

The health and safety of our members and providers is our top priority. As of March 16, 2020, many dental clinics and offices have followed the advice of the American Dental Association and local health authorities to limit routine dental care for the next three weeks. Most have made arrangements to handle essential or emergency dental care. The guidance is to allow dentists to focus on emergency care, which helps redirect emergency dental care, such as toothaches, away from hospital emergency rooms, as well as protect the health of patients and dentists alike.

## What is the definition of essential or emergency care?

Essential dental services include urgent, emergency appointments due to pain, swelling, infection and complication from completion of treatment in progress – as well as cases where forgoing treatment would severely impact normal functioning of a patient's teeth and mouth.

What is the definition of non-essential or non-emergency care?

Non-essential services include, but are not limited to, new patient and continuing patient examinations, routine visits and cleanings, periodontal maintenance and root planing, non-urgent restorative care such as fillings, and endodontic treatment such as root canals.

### What if I have a dental emergency?

If you have a dental emergency, please contact your dentist and explain the situation.

- Your dentist will advise you on appropriate care and place of treatment. Your provider's voicemail should advise you what to do if you require emergency dental care.
- If a dental office visit is required, you may be asked to practice "social distancing," such as remaining in your vehicle while waiting for your appointment to begin to limit the potential spread of the virus.
- If you are unable to obtain care, call the number on the back of your member ID Card for assistance.

Our providers are required to follow the Center for Disease Control's infection control and sterilization guidelines and are capable of safely treating members.

### What if I have a dental treatment already in progress? Will I have to wait?

For dental treatment already in progress, contact your dentist directly and ask about next steps. Your dentist will advise on appropriate care and may ask you to reschedule any follow-up appointments based on the type of treatment in progress, such as orthodontic care or placement of a crown. If you have a dental emergency and your provider is not available, contact us at the number on the back of your ID card for assistance.

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If I receive an EOB (explanation of benefits) that states you need more information to process a claim and my dental office is closed, is there a time limit on my provider returning information? We will accept the information and process the claim whenever the provider is able to submit information.

## If my dentist office is closed and has not submitted a claim prior to closing, when will my claim be processed?

We will process the claim as soon as the dental office submits it to us.

## If dental offices are closed, how can I check on a claim or view my dental benefits?

You can check the status of a claim, access your ID card, and review benefits online 24 hours a day, 7 days a week, at www.fepbluedental.com. If you haven't already registered for secure member access, you can do so on the site.

## Will BCBS FEP Dental be refunding premiums to members since dental offices are closed?

All existing FEDVIP rules still apply during COVID-19. Disenrollment is only allowed during Open Season or if you've experienced a Qualifying Life Event.

## Will BCBS FEP Dental cover dental care through teledentistry?

Yes. Many dental providers already use teledentistry for dental care including routine preventive care, assessing restorative care such as fillings and crowns and it is especially effective for emergency care and consultations. Effective March 13, 2020, through the duration of the COVID-19 public health emergency declared by the HHS Secretary, teledentistry services, including online and mobile-phone enabled care, are eligible for coverage through BCBS FEP Dental. If a provider bills for an oral exam (D0140) with teledentistry codes (D9995 and D9996) it will be considered a covered benefit, the same as an in-person visit.

Note: Frequency limits are waived. Oral exams and consultations conducted through teledentristy do not count towards the member's annual frequency limitations until the end of the national emergency declaration.

## What is the Personal Protective Equipment (PPE) fee that dental offices are charging to members and why?

Due to increased requirements involving Personal Protective Equipment (PPE) required for COVID-19, some offices are charging an additional fee per person at each appointment. BCBS FEP Dental will provide in-network dental providers a PPE credit up to \$10 per patient, per visit, starting June 15 and this will be extended until the federal government declares an end of the National Emergency.

## Are you reimbursing dentists in your networks for Personal Protective Equipment (PPE) costs?

We recognize the additional cost burden dental providers are facing today because of a reduced supply and increased prices for PPE as they open their offices to patients for routine care and follow strict protective guidelines. As a result, we are reimbursing our in-network dentists for PPE costs by

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implementing a \$10 temporary payment of PPE per visit starting on June 15, 2020, and is extended until the federal government declares an end of the National Emergency. We are aligning with the ADA's recommendation for dentists to submit the PPE cost using CDT code D1999. Payment will occur seamlessly as with other claims submissions. In-network dentists cannot bill the member for any additional PPE amount.

Will there be an extension given to my dependent child whose coverage was either recently terminated or will terminate due to the enrollment age limitation of my plan during the COVID-19 pandemic?

BCBS FEP Dental will temporarily extend coverage for members whose benefits otherwise be terminated due to the enrollment age limitation during the COVID-19 pandemic. We will automatically extend coverage for 90 days after the federal government declares an end of the National Emergency.