

MAXIMIZING INSURANCE BENEFITS FOR SPLINT PATIENTS

NAVIGATING THE DENTAL INSURANCE SYSTEM

Knowing dental plan limitations and exclusions is invaluable in achieving the successful payment of dental insurance claims. When submitting claims to a dental insurance company, it is crucial to use the correct code to identify the procedure performed.

The American Dental Association (ADA) has led the way in the development of a standard dental procedure code set, known as the Code of Dental Procedures and Nomenclature. Much of the information contained in this guide is available at the ADA website. Visit ada.org.



ADA TIP:

The existence of a dental procedure code does not mean that the procedure is a covered or reimbursed benefit in a dental benefits plan.

It is not easy for an office to become familiar with the details of every dental plan it encounters. The patient, not the dental office, is responsible for knowing what is covered and what is excluded from her or his dental plan.

Certain dental benefits plans require predetermination when covered charges are expected to exceed a certain amount.

PRE-AUTHORIZATION | PREDETERMINATION

It is often beneficial to contact the dental insurance company in advance of treatment to obtain pre-authorization which will ensure that the procedure or appliance will be covered by the patient's insurance.

Whether you want to obtain pre-authorization or submit the claim after treatment, a narrative explanation (sample included on page 2) is often most effective. Pre-authorization is essential if there doesn't appear to be an appropriate code, or if you are unsure of coverage for a specific procedure or appliance. Predetermination is required when treatment charges are expected to exceed a specific amount.



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DENTAL TECHNOLOGIES

This guide contains dental insurance recommendations to assist you in processing insurance claims for splint treatment.

Reference: American Dental Association - ada.org

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NARRATIVE EXPLANATION

A written explanation should accompany a code when submitting a claim for your patient. The content of the written narrative should focus on the diagnosis and the symptoms being treated, as well as on the appliance or therapy prescribed.

Dental Care Specialists
200 Cooper Drive
Tonawanda, New York 14150

Occlusal Bite Guard

ADA Code D####

The occlusal bite guard is a hard acrylic appliance designed on stone casts from both upper and lower impressions and a centric relation bite registration.

The bite guard or splint is an appliance used for the treatment of bruxism. If left untreated, bruxism can lead to excessive occlusal wear and/or cervical abfraction.

Patient symptoms include morning joint tenderness, headaches, click in the joint, pain, and occlusal wear.

Please contact us with any questions at 716.871.1161.

Thank you,

Dental Care Specialists
T.M. Jay, DDS

Sample Narrative Explanation

The narrative should be submitted on office letterhead, contain the ADA code, the name of the procedure or appliance, a brief explanation of the symptoms, and any other information relevant to the claim; including a medical condition or injury that could be contributing to the symptoms.

Patient information can be included in the narrative or can be sent in a separate document. Diagnostic documentation such as radiographs or photographs could be included.

***Note:** The specific nomenclature used in the narrative can sometimes impact the outcome of the claim. If words like “TMJ” and “splint” are not effective, alternative words like “mouthguard,” “nightguard,” “bite guard,” or “bite relaxer” may be more effective.*

KNOWING THE CORRECT CODES > ADA.ORG

It is important to remember to select the correct code that most accurately describes the procedure being performed. Claim denial and lower benefit payments could result if proper procedure codes are not used. Go to ada.org to get information about accessing codes and the current online claim form.

For more information, forms, or questions about dental benefits, access the American Dental Association’s website at ada.org; or contact the ADA at 800.621.8099, or by email at dentalcode@ada.org.



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