

# DENTAL ASSISTANCE POLICY AND PROCEDURE DOCUMENT

Title: Dental Assistance Policy Revision Date: November 9, 2023 Effective Date: November 9, 2023

**PURPOSE:** This document details the policies, guidelines, and procedures for available dental assistance.

**SCOPE:** The material in this document pertains to all Three Affiliated Tribes' members who request financial assistance for certain dental procedures.

**POLICY:** Financial assistance is available to enrolled Tribal members (also referred to in this policy as "patient") to pay for dental procedures in accordance with and as approved by the Tribal Business Council in this policy.

**DENTAL COVERAGE:** If the patient has coverage for dental services – private insurance, IHS, Medicaid, etc. – the patient shall work with her/his coverage provider prior to requesting financial assistance from the Tribe for dental care.

*Private Insurance:* patient shall go to a dentist who accepts the patient's insurance. Patient shall request multiple (at least two) treatment plan options and a breakdown of what patient's insurance will cover for each option.

Indian Health Service / Purchased & Referred Care (PRC): patient shall go to the Elbowoods Memorial Health Center (EMHC) Dental Clinic and follow the referral process. If patient is referred to a different dental provider, PRC will only pay for the services stated within the referral. Any services or treatments received that are not part of the referral will not be paid by PRC.

**PROCEDURE TO REQUEST DENTAL ASSISTANCE:** In order to request dental assistance in accordance with this policy, the below procedure must be followed:

- 1. For patients with private insurance, at least two treatment plans are needed.
- 2. For EMHC Dental Clinic patients, a PRC referral to an outside dental provider is required. PRC will only pay for services stated in referral. For other services not stated in the referral, two treatment plans are needed from the outside dental provider.
- 3. Patient must bring their dental assistance request and treatment plan information to the MHA Nation Grants & Donations Department.
- 4. Grants & Donations will provide the request information to the Tribal Health Insurance Department.
- 5. The Tribal Health Insurance Department will verify required treatment plans were completed, medical necessity requirements have been met, and all other resources have been exhausted. The patient will be responsible to provide all requested information to the Tribal Health Insurance Department. The Tribal Health Insurance Department will provide verification back to Grants & Donations on whether the patient has met the requirements of this policy in order to qualify for dental assistance.

- 6. Grants & Donations will process the assistance request.
- 7. Grants & Donations will track the assistance amounts per patient to ensure that the lifetime limits are not exceeded.

### TRIBAL BUSINESS COUNCIL APPROVED DENTAL ASSISTANCE:

### **Implant Services**

The patient must exhaust other methods of treatment for replacement (root canal, single crown, bridge, partial and full dentures) before implants will be considered. The patient shall obtain at least two treatment plans. In addition, "Medical Necessity" as defined by the Tribe must be met. For the purposes of this policy, Medical Necessity is defined as the determination by a dentist at the Tribes' EMHC Dental Clinic that states the said procedure is medically necessary. Typically, implants are viewed as cosmetic procedures. Rare cases for patients with history of jaw malformation, cancer, or possibly developmental disabilities may be deemed a Medical Necessity. If the procedure/treatment is not designated as a Medical Necessity, and the procedure/treatment is received, the patient will be financially responsible.

Implant services may include the following:

- Surgical Placement
- Supporting Structures
- Treatment of Implant Defects
- Fixed Partial Denture and Removable Denture
- Cone Beam CT Images
- Basic Implant Cost
- Assistance is available after exhaustion of all other resources. The Tribal Health Insurance
   Department will provide verification of exhaustion of all other resources.
- Implant Services assistance is for Tribal members ages 18-70 years old.
- The maximum allowable amount is \$10,000.00 per Tribal member (lifetime) for dental implant services.

## **Orthodontics**

Orthodontic services include the treatment of irregularities in the teeth (of alignment and occlusion) and jaws, and includes the use of traditional braces, clear aligners, and removable retainers.

- Assistance is available after exhaustion of all other resources. The Tribal Health Insurance
   Department will provide verification of exhaustion of all other resources.
- Maximum allowable amount is \$5,000.00 per member (lifetime) for orthodontics.

#### **Other Dental Treatments**

For all other dental services, the patient shall follow the "dental coverage" and "procedure to request dental assistance" sections of this policy. In addition, "Medical Necessity" as defined by the Tribe must be met. For the purposes of this policy, Medical Necessity is defined as the determination by a dentist at the Tribes' Elbowoods Memorial Health Center Dental Clinic that states the said procedure is medically necessary. If the procedure/treatment is not designated as a Medical Necessity, and the procedure/treatment is received, the patient will be financially responsible.

- Assistance is available after exhaustion of all other resources. The Tribal Health Insurance Department will provide verification of exhaustion of all other resources.
- The maximum allowable amount is \$10,000.00 per Tribal member (lifetime) for other dental services.

# **Review and Approval of this Policy:**

Reviewed/Approved by Health & Human Resources Committee on October 31, 2023.

Reviewed/Approved by Tribal Business Council on November 9, 2023.