

medicare advantage plans

| BY COLLEEN HUFF, FAADOM



In this world of ever-changing dental insurance, I would like to talk about one insurance that I feel offices should pay closer attention to. Medicare Advantage Plans have become very robust in the last four years and will continue to expand and compete to offer better coverage. This is good news for both dental offices and our senior patients.

WHAT IS A MEDICARE ADVANTAGE PLAN?

Medicare Advantage is a type of Medicare health plan offered by private companies that are Medicare-approved. They are considered an alternative to Original Medicare and cover all the expenses incurred under Medicare. They include the same Part A hospital and Part B medical coverage, but not hospice care.

These are purchased by your patients in addition to their straight Medicare plan. These plans have expanded to include more comprehensive coverage vs. a bi-annual check-up and cleaning.

Lack of dental coverage has consequences for our senior patients. Without coverage, many seniors tend

to skip routine care as well as necessary treatment. This has a negative impact on their overall health. Poor health exacerbates chronic diseases, including diabetes and cardiovascular disease. Periodontal disease treatment was not typically covered in the plans offered a few years ago. The expansion in coverage is now allowing for coverage that includes three to four perio maintenance cleanings along with SRP when necessary. Seniors who delay treatment tend to have more expensive needs later.

Tenthousand people turn 65 every day. What does this mean to your dental practice? Forty-one percent of Medicare beneficiaries select a Medicare Advantage plan and this number is expected to increase in 2023. Ninety four percent of these plans offer preventive dental and 93% now offer comprehensive dental.

Now you're probably asking yourself, how can these plans help MY practice?

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1. Increase your patient base
2. Continued care for your seniors
3. Make you top in your area for customer service

Knowledge of the types of plans being offered in your area is essential. Did you know that you can find out what is being offered even before the plans start in January? Go to medicare.gov and search your area.

I recommend that you do this the beginning of October each year and compile a list of what plans you participate with along with notes as to how they pay. This will also give you the opportunity to get ahead on any changes that may occur. In my experience there are always changes regarding who is processing the claims and you may need time to be credentialed. The competition for these plans is fierce and this is a benefit to the dental practices and their patients. Each year they are offering better plan options and giving more choice within the plans.

Join me in September at the AADOM conference in Orlando to learn more about these plans. ■

MEET THE AUTHOR



Colleen Huff, FAADOM, has been in the dental field for 28+ years. Starting as a dental customer service representative, she has worked/managed dental offices during this time. Her experiences span managing multi-location practices to growing a practice from the

ground up.

Colleen began full-time speaking and consulting in 2021. She helps dental practices around the country improve their dental insurance knowledge and administrative systems, as well as traveling the country speaking at national conventions as well as local AADOM Chapters on a variety of dental insurance topics. You can find her Insurance Mastery course at Front Office Rock.

She is the founder of the Buffalo/WNY AADOM Chapter, as well as an active Ambassador and Fellow class of 2015. For her leadership she was named one of the TOP 25 Women in Dentistry, 2017 by Dental Products Reports. Colleen is a proud member of NADP (National Association of Dental Plans), DCC (Dental Consultants Connection) as well as SCN (Speakers Consultant Network) along with being licensed to speak on dental codes through the ADA.

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