

PROCESSING CLAIMS FOR ACTIVE DUTY MILITARY

MEMBER ARTICLE | BY LILSON CURL, DAADOM

An active duty soldier has to see a dentist on an annual basis and obtain a dental exam, X-rays, and current DD Form 2813 to retain their active duty status with the United States military. If an active duty member (soldier) is not assigned to a military base, then they are required to see a civilian dentist. We tend to provide our own copies of the current DD Form 2813 to make sure it is current.

A soldier has to be listed in remote status at least 50 miles or more from a military base where there is an active practicing dentist. The office can verify the soldier for "remote status" by either going into the Tricare Active Duty Program (DART) for civilian dentists and obtaining an Appointment Control Number (ACN) or calling 888.286.-8454 to obtain an ACN. Technically, the soldier is supposed to obtain their own ACN, but I want to verify the dentist will be paid for the dental claim.

PROCESSING DENTAL CLAIMS FOR ACTIVE DUTY MILITARY IN NETWORK

One way to process dental claims for active duty military is to join the United Concordia network. This network is separate from the United Concordia commercial network accounts. As a dental office manager, you have to be very specific when your dentist is reviewing and signing the contracts. I would suggest you have multiple email conversations with provider relations and state specifically what you are trying to achieve. Be sure to obtain reference numbers and names and document all phone calls with a date and time.

PROCESSING DENTAL CLAIMS FOR ACTIVE DUTY MILITARY AS AN OUT-OF-NETWORK DENTIST

Your dentist can also see an active-duty military patient as an out-of-network dentist provided there is no in-network dentist within a certain mileage radius of the active-duty member's location.

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If the active-duty member falls into this category, the dentist is paid their usual and customary (UCR) fee. This is not as unusual as you may think, as there are recruiting stations all over the country and National Guard units stationed in a host of locations.

However, it is much more difficult to get paid if you are a general dentist and out of network because you will have to verify that United Concordia has no in-network dentist listed in a certain radius. This can be challenging for the active duty soldier when they contact the location listed and the in-network dentist listed is no longer practicing at that location.

If the soldier is to be seen by an out-of-network dentist and United Concordia still shows they have an in-network dentist, they will not pay the claim. The active duty soldier is then responsible for the payment. An average soldier's monthly payment is very low compared to civilian pay, and this financial debt can be very challenging.

WHY ACTIVE DUTY MEMBERS MAY NEED TO SEE A SPECIALIST

It may be easier to get paid if you are an endodontist or oral surgeon and out of network. Examples might include when an active duty member is in pain and

needs an emergency root canal or wisdom tooth extraction. The soldier must still check if there is an in-network endodontist or oral surgeon available in their area. If there is not, then they can see an out-of-network specialist. At that point, the office still needs to contact United Concordia to file the appropriate paperwork to have the treatment approved. The endodontist will most likely be paid their UCR once the work is approved.

WHY MY DENTIST IS AN IN-NETWORK GENERAL DENTIST

The dental office that I work for has an in-network general dentist. Yes, the fee schedule is one-fourth of our standard price, so money is definitely not the reason why we are contracted with United Concordia. Is it because he has three soldiers drive six hours one way from the Texas-Mexico border to see him? Or maybe the fact that when soldiers come in, it is not unusual for them to need an abundant amount of dental work? When you are overseas and sitting in a foxhole with explosions going off around you, brushing and flossing is probably not a priority. But freedom in America comes at a price and it seems like a small price that we make care accessible for the 1.3 million soldiers protecting our United States. ■



MEET THE MEMBER

Lilson Curl, DAADOM has been a dental office manager since 2003. She and her dentist husband own Advanced Premier Dental and Implant Dentistry in The Woodlands, TX. Lilson earned her degree in Marketing from the University of Houston, and her MBA in Finance from St. Thomas University. She holds nine financial security licenses and has worked as an auditor and risk manager. Lilson was inducted as an AADOM Fellow in 2013 and received her Mastership, (MAADOM) designation in 2022. Lilson recently earned her Diplomate, (DAADOM) designation at AADOM's annual conference in September. She and her husband have been married for over 35 years.