

## When a Dental Insurance Company Audits You, How Can BCDA Member Services Help?

Stress levels, second only to being notified that the College is investigating a complaint, can be elevated when you receive a letter from a dental insurance company [in BC likely Pacific Blue Cross (PBC)] stating that they have questions about your claims/billing procedures. They will explain that your claims/billings are “abnormally high”, over a two to three year period for a particular number of codes. Typical examples of codes that have been questioned include scaling, pulp capping, anterior tooth-coloured restorations and complicated extractions.

You probably already know that PBC is constantly analyzing billing data for all dentists who have patients covered by their dental plans, trying to spot instances of fraud. They also have a “Whistleblower Hotline” which receives tips from members, providers, current and former employees of providers and members of the general public.

### Most common cases

In PBC’s opinion, the most likely candidates for fraud are those dentists who are billing codes with a frequency several times above the “average times billed by other dentists”. Although I have seen cases where dentists have



Dr. Tim Gould is Co-Director, Member Services. He can be reached at [drtrlgould@bcdental.org](mailto:drtrlgould@bcdental.org).

been using a particular billing code over 30 times more frequently than PBC’s “average”, there may, in fact, be a perfectly rational explanation. Perhaps you are the “go to” dentist in your area for third molar and complicated extractions, or you are the dentist in a group practice to whom everyone sends their molar endodontics.

One scenario that still exists (and it shouldn’t), is where the associates are using the principal’s billing number to file claims, and thus inflating the billing frequency of the principal. A quick reminder therefore to always use your own unique identification number.

### PBC audit process

PBC will give you 30 days to respond to their first letter, and if they don’t hear back will resend the letter and give you another 30 days. Once they have received your response they will review it with their dental consultants and, if your explanation is adequate, the file will be closed. If they are not satisfied with your explanation, they will send a second letter seeking “further information and clarification”. In the past, if your response to this second letter was, in their opinion, “not adequate” this would result in a full blown audit, with a request for copies of

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somewhere between 100 and 300 patient charts, along with copies of the appointment book and day sheets.

Fortunately, due to input from the BCDA, PBC has now agreed that before the audit is instigated, and after the response to the second letter has been received, the dentist will receive a call from the dental consultant and be able to explain “dentist-to-dentist” the reason for the seemingly anomalous billings. Hopefully, this ends the matter, because an audit can involve a huge amount of time, work and expense duplicating records, radiographs and clinical photographs as well as time spent going line by line through every billing code that has been questioned.

#### Having said all that, how can the BCDA help?

Obviously we don’t want you to get audited in the first place, so we have written multiple articles in the past issues of *the bridge* and *eBridge* about the correct use of codes, using your unique billing number and careful record keeping (particularly always recording in the chart a diagnosis and treatment plan to prove “medical necessity” for the particular dental procedure you are doing).

However, if you do receive a letter from the dental insurance company, call us and we should be able to guide you through the process and offer advice. We can review your response letters, and in some cases (with appropriate permissions) review patient charts and make suggestions for the appropriate response to questions asked.

The threat of an audit is not going away anytime soon. Nevertheless, the BCDA continues to lobby to make the process more fair, transparent and less odious, and to help our members navigate through the ordeal should an audit occur.

In addition please check out the insurance audit information at [bcdental.org](http://bcdental.org) under the practice management/patient dental plans/insurance audits. ■

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**Ann Heald**

British Columbia Dental Association

Phone: 604 714 1986

[aheald@bcdental.org](mailto:aheald@bcdental.org)



MEMBER OF THE CANADIAN DENTAL ASSOCIATION