

1 Delta Dental Insurance Company Network Access Plan

2 DeltaCare® USA Network

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4  
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32 **Appendix I – Online Dentist Directory Screenshots**

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1 **Introduction**

2 Delta Dental Insurance Company (“DDIC”) is licensed by the West Virginia Offices  
3 of the Insurance Commissioner (“WV OIC”) as an Accident and Sickness insurance  
4 company. We offer stand-alone DeltaCare® USA dental HMO products to West  
5 Virginia residents using the DeltaCare USA Network (“DeltaCare USA Network”).  
6 The WV OIC requires Us to provide and make public this Network Access Plan for  
7 each dental product We offer.

8 This Access Plan describes the DeltaCare USA Network and is available to any  
9 Enrollee, Contractholder, Dentist or other interested party by visiting  
10 [deltadentalins.com](https://deltadentalins.com) using the *Contact Us* feature or by request by contacting Our  
11 Customer Service Center at 800-422-4234. Our online Dentist directory includes  
12 a link to this Network Access Plan and will accompany any printed requests.

13 Terms such as “We,” “Us” and “Our” refers to DDIC. Additional terms have specific  
14 meanings and are described in the *Definitions* section of this Network Access  
15 Plan.

16 We offer the following stand-alone dental products in West Virginia:

- 17 • DeltaCare USA Group Dental Service Plan
- 18 • Dental Health Care Plan for AARP Members and Dependents

19 **Network Adequacy**

20 **Dentist Selection and Criteria – How We Build Our Network**

21 We select Dentists through a consistently applied application procedure which  
22 evaluates established credentialing criteria and is focused on the safety and  
23 quality-of-care given to Enrollees.

24  
25 In West Virginia, our fee-for-service (e.g., PPO and Premier Dentists) Dentist  
26 agreements include provisions that allow DeltaCare USA Enrollees to receive  
27 services from any of Our fee-for-service Dentists and these Dentists must accept  
28 their contracted fee minus any Enrollee Copayment as payment in full. They may  
29 not balance bill the Enrollee beyond the DeltaCare USA Enrollee liability.

30  
31 Our recruitment efforts are open to all Dentists interested in joining Our network,  
32 and who agree to Our contracting terms and meet credentialing and recurring re-  
33 credentialing requirements. Our Network Development team’s outreach efforts  
34 include various forms of continuous recruitment approaches, including, but not  
35 limited to, Our [deltadentalins.com](https://deltadentalins.com) website, field research, mailers, cold calls,  
36 contracted Dentist referrals, Enrollee communications, and onsite visits made to  
37 provide interested Dentists with recruitment information.

38 Factors used to build Our network include:

- 39 • Number and type of Dentists needed to service where Our Enrollees live  
40 and work
- 41 • Professional training, experience, and licensure

- 1 • Facilities and equipment
- 2 • Medical malpractice and other liability insurance
- 3 • Time and distance
- 4 • Network adequacy needs

5 To assure high quality care is delivered by Our Dentists, We validate credentials  
6 through a credentialing procedure which is applied to all Our network/contracted  
7 Dentists.

8 We conduct initial credentialing efforts to determine whether Dentists have the  
9 appropriate professional licensing and relevant training and experience to provide  
10 quality oral healthcare. Our initial credential application evaluates Dentists using  
11 the following criteria: state dental licensure, education and training, board  
12 certification (if applicable), verification of Systems Award Management (“SAM”),  
13 Office of Inspector General and OFAC, DEA and CDS certificate (if applicable),  
14 malpractice claims history, and NPI verification via the NPPES NPI registry.  
15 Ongoing monitoring efforts by Our credentialing unit works in coordination with  
16 Our Quality Program to identify any issues that may impact the safety of  
17 Enrollees and to take any actions as needed. The Quality Program informs this  
18 unit of Dentists with excessive Enrollee grievances and potential quality issue  
19 scores.

20 We recredential all contracted Dentists within thirty-six (36) months of their initial  
21 credentialing or their last credentialing date, on a recurring basis.

## 22 **Dentist Access and Availability**

23 We adhere to Our Access and Availability policy standards for network adequacy  
24 that comply with West Virginia regulations. This is to monitor Our network to  
25 make sure there are sufficient Dentists available to meet Enrollee needs.  
26

27 We recruit and manage Our network in sufficient numbers to provide timely  
28 access to care and accessibility to Dentists. We endeavor to ensure dental office  
29 locations provide dental care within a reasonable proximity of the personal  
30 residences of Enrollees and are so located as to not result in unreasonable  
31 barriers to accessibility.  
32

33 We have established access and availability standards and mechanisms to assure  
34 the accessibility of primary dental care. Standards include, but are not limited to:

- 35 • Enrollee proximity to Dentists
- 36 • Reasonable access to preventive care appointments, regular and routine  
37 care appointments, and Urgent Care appointments
- 38 • Emergency Care access twenty-four (24) hours a day, seven (7) days week,  
39 including vacations and holidays
- 40 • Follow up on missed/broken appointments
- 41 • Patient recall systems
- 42 • In office wait times

- Answering and telephone services/systems
- A defined process that allows Enrollees to obtain Specialty Services from Non-Delta Dental Dentist specialists when no participating DeltaCare USA Dentist specialist are contracted within a reasonable proximity to their personal residences.

**Appendix II** of this Network Access Plan provides a breakdown of Our Dentists by West Virginia county.

**Network Adequacy Exception:**

Enrollees may obtain benefits from any Dentist including a Non-DeltaCare USA Dentist and We will treat the benefits as if the services were obtained from a DeltaCare USA Dentist when:

- a DeltaCare USA Dentist is not within Reasonable Proximity;
- an Enrollee is diagnosed with a condition or disease that requires specialized health care services or medical services, and We:
  - do not have any contracted Delta Dental Dentists with the required specialty, training, or expertise; or
  - cannot provide Reasonable Access to a contracted Delta Dental Dentist with the required specialty, training or expertise without Unreasonable Travel or Delay.

For this section, certain words have the following meaning:

**Reasonable Proximity:** The distance from an Enrollee’s home to a general Dentist that is no more than 35 miles. As it relates to specialty access, since We utilize Or fee-for-service (e.g., PPO and Premier Dentist) networks for DeltaCare USA Enrollees, the distance from an Enrollee’s home to a fee-for-service dental specialist that is no more than 50 miles. If there are no licensed Dentists, including non-participating fee-for-service Delta Dental Dentists within such distance, however, Reasonable Proximity will be defined as the distance to next closest, licensed Dentist.

**Reasonable Access:** The ability of an Enrollee to obtain general and/or specialist dental care, based on the average wait time for appointment availability within a given geographical region.

**Unreasonable Travel or Delay:** A situation where an Enrollee does not have a general Dentist or specialist within Reasonable Proximity or does not have Reasonable Access to such Dentist(s).

To receive the in-network DeltaCare USA benefit level, the Enrollee or Non-DeltaCare USA Dentist must contact Our Customer Service Center at 800-422-4234 to request authorization to obtain services from a Delta Dental contracted Dentist (e.g., PPO Dentist or PPO Premier Dentist) or a Non-Delta Dental Dentist, and We will:

- 1 • Upon receipt of a claim form:
  - 2 ○ Pay the Delta Dental Dentist the agreed to fee-for-service fee minus any
  - 3 Enrollee liability;
  - 4 ○ Pay the Non-Delta Dental Dentist their submitted fee (or any otherwise
  - 5 negotiated fee between the Non-Delta Dental Dentist and Us) minus
  - 6 any Enrollee liability; or
  - 7 ○ Reimburse the Enrollee up to the Non-Delta Dental Dentist’s submitted
  - 8 fee minus any Enrollee liability.
  - 9

10 Please note: DeltaCare USA plans do not include other cost sharing features  
11 such as annual maximums; therefore, plan accumulator determinations are not  
12 necessary.  
13

#### 14 **Monitoring and Assuring Network Sufficiency**

15 We have established a Quality Program (“Program”) to advance dental health and  
16 access through exceptional care, benefits, service, and professional support. The  
17 purpose of the Program is to:

- 18
- 19 • Optimize the dental health and well-being of Our Enrollees
- 20 • Continuously monitor and improve quality in administering the network
- 21 and support services
- 22

23 Our Program goals include quality outcome anchors to deliver quality care and  
24 services that are:

- 25
- 26 • Effective to provide Enrollees with the best treatment and care based on
- 27 scientific knowledge and best practices of standard care
- 28 • Safe practices to avoid harm to Enrollees from the care intended to help
- 29 them
- 30 • Efficient by providing affordable cost of care that is free from fraud, waste,
- 31 and abuse
- 32 • Timely by reducing waits and delays for services
- 33 • Equitable to provide care and service that is easily accessible and does not
- 34 vary in quality because of personal characteristics, gender, ethnicity,
- 35 geographic location, or socio-economic status
- 36

37 The Program monitors and evaluates the quality and appropriateness of  
38 care/services delivered to Our Enrollees, objectively and systematically. In  
39 addition, the Program has mechanisms that continuously pursues opportunities  
40 for improvement and problem resolution. Monitoring consists of:

41

42 **Enrollee Satisfaction Surveys:** We record and assess Enrollee satisfaction  
43 survey results to build programs and action plans that address any issues  
44 raised.

1 **Dentist Satisfaction Surveys:** We assess and monitor Dentist satisfaction with  
2 Our delivery of services and to identify and pursue opportunities for  
3 improvement.

4 **Ongoing Monitoring:** The Quality Management Committee (QMC) monitors  
5 the Quality Program through quarterly reports that are reviewed by the QMC  
6 and Our Board of Directors.

7 **Annual Evaluation:** the QMC performs an annual formal evaluation of the  
8 Quality Program. These professional teams are responsible for the  
9 implementation, monitoring, and reporting on the quality improvement  
10 activities. Status and progress are tracked to goal reporting and delivered to  
11 the QMC on a quarterly basis.

### 12 13 **Quality Assurance**

14 We use a Quality Improvement process to identify opportunities to improve both  
15 the quality of care and quality of service, continuity of care, and access for all  
16 Enrollees. Quantitative and qualitative methods of data collection are helpful in  
17 quality improvement efforts. Examples of quantitative data used includes:

- 18
- 19 • Finding the average number of procedures performed per office visit and  
20 calculating the frequencies of timely access to care
- 21 • Valuable information about patterns and relationships between systems.  
22 Examples in a dental setting include Enrollee satisfaction surveys and  
23 grievances and independent observations.
- 24

25 Standards and measurements such as clinical guidelines, criteria, quality screens  
26 and other standards against which quality of care, access, and service are  
27 adopted and maintained. Our monitoring includes a variety of methods,  
28 including, but not limited to:

- 29 • Standards of dental practice, standards used to evaluate quality of care of  
30 Dentists, and standards incorporated into Our policies and procedures;
- 31 • Thresholds and targets derived from the standards/norms will be:
  - 32 ○ Measurable, achievable, and consistent with national/community  
33 standards
  - 34 ○ Consistent with regulatory agencies and legal guidelines
  - 35 ○ Valuable to the assessment of quality and the potential improvement of  
36 quality for Our Enrollee population; and
- 37 • Communication of Our standards to Dentists via Our Dentist Handbook,  
38 notification mailings, online posts, and a Dentist blog

### 39 **Dentist Directory**

40 We maintain a Dentist directory on Our [deltadentalins.com](https://deltadentalins.com) website that supports  
41 Our dental products. The website includes a “*Find A Dentist*” feature where  
42 Enrollees are prompted to submit their location by address, city or ZIP code and  
43 select their plan’s network to view the Dentists available under their dental plan.  
44

1 The Dentist directory includes disclosure information indicating the most recent  
2 directory update and a statement indicating the information included in the  
3 directory is accurate to the best of Our knowledge as of a certain date and  
4 includes a telephone number to obtain the most current directory information as  
5 well as to report inaccurate Dentist information. The Dentist directory is updated  
6 every business day with updated listings appearing each week Tuesday through  
7 Saturday.

8 Requests for printed copies of the Dentist directory are fulfilled within five (5)  
9 business days of the request. Printed copies of the directory will also include a  
10 copy of this Network Access Plan. Our Customer Service Center at 800-422-4234  
11 handles requests for printed copies of the Dentist directory and Network Access  
12 plan.

13 We perform Dentist directory audits no less frequently than three (3) times a year  
14 by conducting a self-audit through a random sampling of 50% of the locations  
15 within the current directory at the time of the audit. Network Dentists are audited  
16 at least once (1) during each plan year. At least once every eighteen (18) months,  
17 all directory entries are subject to audits. We maintain a Dentist Directory policy  
18 that documents the audit process and maintains findings of all audits and  
19 information for no less than thirty-six (36) months. Audit results are available to  
20 the WV OIC upon request.

## 21 **Network Access Plan Standards**

### 22 **Overview**

23 Enrollee plan documents, enrollment information, and Our website at  
24 [deltadentalins.com](http://deltadentalins.com) include details for the Enrollee's dental plan. Plan documents  
25 include an *Evidence of Coverage* for Enrollees covered under a group plan, or a  
26 *Policy* for Enrollees who have purchased individual coverage. Enrollees may also  
27 contact Our Customer Service Center at 800-422-4234 for additional dental plan  
28 information.

### 30 **Teledentistry**

31 We provide the same benefit for covered services whether Enrollees see a  
32 DeltaCare USA Dentist in a dental office setting or consult via Teledentistry. We  
33 do not use non-contracted Teledentistry Dentists to supplement the network.

### 34 **Referrals In Network and Out of Network**

35 Our DeltaCare USA plans require Enrollees to obtain a referral from their  
36 DeltaCare USA Contract Dentist when Specialty Services are required. We have  
37 no obligation or liability with respect to services provided by Non-DeltaCare USA  
38 Dentists, except for services described under the *Emergent/Urgent Care*,  
39 *Specialist Services and Network Adequacy Exception sections* of this Access Plan.

### 41 **Grievance and Appeals Procedure**

1 Enrollees are informed about complaint, grievance and appeal rights in enrollment  
2 materials, their plan documents, and Our [deltadentalins.com](https://deltadentalins.com) website. Enrollees  
3 may also contact Our Customer Service Center at 800-422-4234 for assistance.  
4 Enrollee plan documents include a process for Enrollees to express their concerns  
5 or complaints, and to request fair resolution that will correct perceived wrongs.  
6 The grievance and appeals process review and resolves Enrollee grievances and  
7 appeals in a manner that is timely, equitable and sensitive to the Enrollee's  
8 individual needs, including cultural, linguistic, and disability-related needs.

9  
10 We support the linguistic and cultural needs of Enrollees, as well as the needs of  
11 Enrollees with disabilities. We ensure Enrollees have access to, and can fully  
12 participate in, the complaint, grievance, and appeal process by aiding Enrollees  
13 with limited English proficiency or with a visual or other communicative  
14 impairment, regardless of their medical condition. Assistance can be provided in  
15 multiple ways by translating plan documents, complaint, grievance, and appeal  
16 procedures, forms, and responses to enrollees; access to interpreters; as well as  
17 telephone relay systems and other devices that aid disabled individuals.

### 18 **Choosing and Changing Dentists**

19 Enrollee plan documents include information about how Enrollees may select and  
20 change their DeltaCare USA Contract Dentist. Enrollees should contact Our  
21 Customer Service Center at 800-422-4234 to select another DeltaCare USA  
22 Contract Dentist. We will ask Enrollees to select another Dentist when the  
23 DeltaCare USA Contract Dentist is no longer accepting new patients, no longer  
24 participates in the DeltaCare USA plan, or when requesting a change for good  
25 cause. We do ask Enrollees to complete any dental treatment in progress before  
26 changing Dentists.

27  
28 To locate a DeltaCare USA Contract Dentist, Enrollees may access Dentist  
29 participation information by visiting Our Dentist directory available through Our  
30 website at [deltadentalins.com](https://deltadentalins.com) and selecting the *Find A Dentist* feature or by  
31 contacting Our Customer Service Center at 800-422-4234. A disclosure in the  
32 Dentist directory informs Enrollees that it is updated every business day with  
33 updated listings appearing each week Tuesday through Saturday.

### 34 35 **Plan Features**

36 Enrollee plan documents contain information regarding the Enrollee's network  
37 options, schedules of benefits and copayments, and limitations and exclusions  
38 applicable to their plan benefits. Any preventive care services offered are  
39 described in the Enrollee's plan documents (e.g., *Evidence of Coverage*).  
40 Preventive dental services are not a mandated benefit in West Virginia.

41 All services received from DeltaCare USA Contract Dentists are subject to  
42 Enrollee Copayments due at the time of service, any deductibles, annual  
43 maximums and waiting periods, and services not covered by the Enrollee's plan.



1 If there is not a contracted DeltaCare USA Dentist available, in accordance with  
2 *Our Network Adequacy Exception*, We will treat the services as in-network and  
3 Enrollees will be responsible for any applicable Copayment.

#### 4 **Emergent/Urgent Care**

5 Enrollee plan documents inform Enrollees with a dental emergency that they  
6 should contact their DeltaCare USA Contract Dentist whenever possible. Our  
7 DeltaCare USA Contract Dentists maintain a twenty-four (24) hour Emergency  
8 Care system seven (7) days a week. If Enrollees are unable to reach their  
9 DeltaCare USA Contract Dentist for Emergent/Urgent Care, they should contact  
10 Our Customer Service Center at 800-422-4234 for assistance.

11  
12 Enrollees may seek Emergent/Urgent care from a Dentist other than a DeltaCare  
13 USA Contract Dentist with no referral during non-business hours or when  
14 Emergent/Urgent Services are more than thirty-five (35) or more miles from the  
15 Enrollee's DeltaCare USA Contract Dentist. Benefits provided for  
16 Emergent/Urgent Care not provided by a DeltaCare USA Contract Dentist may be  
17 limited to the Enrollee's plan's Emergency Services maximum amount less the  
18 Copayment, if applicable.

19 See also *Our Network Adequacy Exception* section.

#### 20 **Specialty Care**

21 Enrollee plan documents explain Specialist Services for oral surgery, endodontics,  
22 orthodontics, periodontics, or pediatric dentistry must be referred by the  
23 DeltaCare USA Contract Dentist.

24  
25 If Specialist Services are required and there is no contracted DeltaCare USA  
26 Dentist or Dentist specialist to provide these services within reasonable proximity  
27 of the Enrollee's home, Enrollees must receive Authorization from Us to receive  
28 services from a Non-DeltaCare USA Dentist specialist. Specialist Services  
29 performed by a Non-DeltaCare USA Dentist specialist that are not authorized by  
30 Us are not covered.

31  
32 See also *Our Network Adequacy Exception*.  
33

#### 34 **Continuity of Care Plan**

35 The Quality Program outlines Our approach to the continuity of care that Our  
36 Enrollees receive. The Program utilizes routine dental record reviews, potential  
37 quality referrals, potential quality issue scoring, grievance reviews, medical  
38 necessity reviews, and Enrollee satisfaction surveys to measure continuity of care.  
39 The Program tracks and analyzes this information to identify opportunities for  
40 improvement.

#### 41 42 **Enrollee Contract/Policy Termination**

1 Our contracts with DeltaCare USA Dentists ensure a seamless transition in the  
2 event the Enrollee’s group contract or policy ends. Our Dentists agree to  
3 continue in-process dental services to Enrollees for a limited time following  
4 termination for dental treatment initiated while coverage is still in place.  
5

### 6 **Dentist Termination**

7 In the event a DeltaCare USA Dentist contract terminates, We will assist  
8 Enrollees in selecting a new DeltaCare USA Dentist. Our online Dentist  
9 directory is updated with the termination information in a timely fashion, and  
10 Our Dentists have contractually agreed to notify all Enrollees of their  
11 termination for a period of up to one (1) year. Our Customer Service Center  
12 available at 800-422-4234 acts as resource for informing Enrollees about  
13 Dentist participation and will assist the Enrollee with locating a new DeltaCare  
14 USA Contract Dentist.  
15

16 If, for any reason, the DeltaCare USA Contract Dentist is unable to complete  
17 treatment, We will make reasonable and appropriate provisions for the  
18 completion of such dental treatment by another DeltaCare USA Dentist or  
19 other contracted Dentist.  
20

### 21 **Insolvency/Inability to Continue Operations**

22 We have implemented and maintain a Business Continuity Global Standard  
23 policy that includes a disaster recovery plan designed to ensure the  
24 restoration of critical business operations to affected company locations and  
25 functions (e.g., information technology) within targeted timeframes in the  
26 event of Our inability to continue operations. Should such an event occur, We  
27 will provide messaging to Enrollees and Dentists about continued access to  
28 care though Our Customer Service Center at 800-422-4234 and any other  
29 communication means available during the business disruption event.  
30

31 DDIC, as a licensed West Virginia Accident and Sickness insurance company, is  
32 a member of the West Virginia Life and Health Insurance Guaranty Association  
33 (“Guaranty Association”). The purpose of this association is to assure that  
34 Enrollees will be protected, within limits, in the unlikely event that We become  
35 financially unable to meet Our obligations. If this should happen, the Guaranty  
36 Association’s fund will assess other West Virginia member insurance  
37 companies for monies to pay Enrollee claims subject to the Guaranty  
38 Association’s terms and, in certain instances, keep coverage in force.  
39

### 40 **Enrollees with Special communication needs**

41 We recognize the cultural, racial, and ethnic diversity of Our Enrollees. Since a  
42 diverse population may also have different language needs, vital documents and  
43 significant communications are translated into non-English languages to facilitate  
44 communication regardless of the Enrollee’s medical condition whether serious,  
45 chronic, or complex to facilitate the following:

- 1 • Communicate their dental needs to Dentists using face-to face interpretative  
2 services (e.g., sign language, large print, audio, and accessible electronic  
3 formats)
- 4 • Understand plan documents and Enrollee communications by providing free  
5 documentation translation services, including:
  - 6 ○ Our [deltadentalins.com](http://deltadentalins.com) web portal displays multiple links to  
7 Language Assistance Program (“LAP”) information.
  - 8 ○ We provide a LAP notice in multiple languages in all plan documents  
9 and on Our website
  - 10 ○ Our *Find a Dentist* website portal at [deltadentalins.com](http://deltadentalins.com) includes a  
11 convenient link to the LAP notice and is available in multiple  
12 languages
- 13 • Enhance Dentist-chair LAP experiences by DeltaCare USA Dentists who  
14 have self-reported they or their staff speak languages other than English  
15 and can assist with language assistance. Self-reported language  
16 information is displayed on the *Find a Dentist* on-line directory available at  
17 [deltadentalins.com](http://deltadentalins.com).

18 Our language assistance program (“LAP”) notice is attached to Enrollee plan  
19 documents and is available online at [deltadentalins.com](http://deltadentalins.com) landing page and  
20 conveniently located on our *Find a Dentist* online dentist directory portal page.

21 Additionally, the [deltadentalins.com](http://deltadentalins.com) landing page includes a disclosure under  
22 *About Delta Dental - Language Assistance* that provides Enrollees with a listing of  
23 available LAP services. Language assistance interpretive services are also  
24 available for documents distributed to Enrollees, for Enrollee calls to Our  
25 Customer Service Center at 800-422-4234, and during visits to dental offices.

26 We also provide free aids and services to people with disabilities to communicate  
27 effectively with Us, such as qualified sign language interpreters and written  
28 information in other formats ( e.g., sign language, large print, audio, and  
29 accessible electronic formats).

30 We aim to foster cultural competency among Our Dentists by promoting effective  
31 Dentist/Enrollee communications. We create educational materials for Dentists  
32 and incorporate these into Our Dentist training presentations.

33 Our Dentist directory includes language spoken by Our Dentists or their staff in  
34 the dental office. Because We acknowledge the importance of communication  
35 between the Enrollee and Dentist, Dentists are asked to self-report languages  
36 spoken in the office; however, We do not certify the Dentist’s proficiency in  
37 reported languages. Written notification of changes to Dentist office languages  
38 are updated and published on Our online Dentist directory. Updates are made  
39 Monday through Friday and published Tuesday through Saturday.

#### 40 **Enrollee Satisfaction**

41 We regularly assess Enrollee satisfaction with the plan, Our Dentists, benefits, and  
42 plan operations. We send satisfaction surveys to randomly selected Enrollees on a

1 quarterly basis and record and assess the results to build programs and action  
2 plans to address any identified issues. To preserve confidentiality, individual  
3 Enrollees are not identified in any Enrollee satisfaction report.

4 We assess Enrollee satisfaction in the following categories:

- 5 • The quality of care received
- 6 • The information the dental office gave the Enrollee concerning needed  
7 treatment and its cost
- 8 • Appointment availability at the dental office
- 9 • Office wait-times
- 10 • The appearance, cleanliness, and maintenance of the dental office
- 11 • Wheelchair access or other needed accommodations
- 12 • The current network Dentist, overall
- 13 • The range of dental benefits available to the Enrollee
- 14 • Service from Our Customer Service Center
- 15 • Printed Enrollee materials furnished by Us
- 16 • The choice of Dentists available to the Enrollee

#### 17 **Network Access Plan Disclosures**

18  
19 We disclose to Enrollees, through enrollment materials, Our website  
20 [deltadentalins.com](http://deltadentalins.com), Enrollee communications, and plan documents (*Evidence of*  
21 *Coverage* for Enrollees covered under a group plan, or *Policy* for Enrollees who  
22 purchased individual coverage), and by contacting Our Customer Service Center  
23 at 800-422-4234 of the following plan features:

- 24 • Grievance and appeals procedures
- 25 • Procedures for providing and approving emergency and non-emergency  
26 care
- 27 • Process for choosing and changing network Dentists
- 28 • Process to address the needs, including access and availability of services,  
29 of covered persons with limited English proficiency and illiteracy, with  
30 diverse cultural and ethnic backgrounds, and with physical or mental  
31 disabilities
- 32 • Documented process to identify the potential communication needs of  
33 special populations via Our Language Assistance Program (LAP) notice  
34 provided upon enrollment and on an  
35 annual basis

#### 36 **Definitions:**

37 **Authorization:** the process by which We determine if a procedure or treatment is  
38 a referable benefit under the Enrollee's plan.

39 **Copayment:** copayments are the amount Enrollees are responsible for paying at  
40 the time treatment is received.

1 **DeltaCare USA Network Dentist (“DeltaCare USA Dentist or DeltaCare USA**  
2 **Contract Dentist” as appropriate):** Dentists who have agreed to provide services  
3 either personally, or through associated Dentists, or the other technicians or  
4 hygienists who may lawfully perform the services. Referrals for Specialist  
5 Services must be obtained from an Enrollee’s DeltaCare USA “Contract” Dentist  
6 as referenced in plan documents and are responsible for the Enrollee’s primary  
7 dental care and referrals for Specialty Services.

8 **Dentist:** a duly licensed Dentist legally entitled to practice dentistry at the time  
9 and in the state or jurisdiction in which services are performed.

10 **Emergent/Urgent Care:** dental services immediately required for alleviation of  
11 severe pain, swelling or bleeding, or immediately required to avoid placing  
12 Enrollees in serious jeopardy. Emergent/Urgent dental care is limited to palliative  
13 treatment for the elimination of dental pain.

14 **Enrollee:** an individual eligible to receive benefits under a group plan or individual  
15 policy.

16 **Non-DeltaCare USA Dentist or Non-participating Dentist (“Non-DeltaCare USA**  
17 **Dentist”):** a Dentist who has not signed a contract with Us to provide benefits as  
18 a contracted DeltaCare USA Dentist or is not contractually bound to abide by Our  
19 administrative guidelines.

20 **Specialist Services:** Services performed by a Dentist who specializes in the  
21 practice of oral surgery, endodontics, periodontics, orthodontics, or pediatric  
22 dentistry. Specialist Services must be referred by the Enrollee’s DeltaCare USA  
23 Contract Dentist.

24 **Teledentistry:** the delivery of dental services through telehealth or  
25 telecommunications that may include the use of real-time encounter; live video  
26 (synchronous) or information stored and forwarded for subsequent review  
27 (asynchronous)

28 s

29 **Appendix I – Online Dentist Directory Screenshots**

30 **Appendix II – DeltaCare USA Dentists by West Virginia County**

31



# Appendix I - Online Dentist Directory Screenshots

[Back to search results](#)

W. Va. Code 33-55-4(b)(1)(A) Name

## Stewart Bloom

General Dentist

W. Va. Code 33-55-4(b)(1)(D) Specialty, if applicable

### Networks [About these networks](#)

W. Va. Code 33-55-4(a)(5)(A) Name of Network Plan

Delta Dental PPO, Delta Dental Premier, DeltaCare USA

Accepting New Patients (Delta Dental PPO, Delta Dental Premier only)

W. Va. Code 33-55-4(b)(1)(I) Whether accepting new patients

## Dentist Info

### Education

West Virginia University School of Dentistry, 06/1979

### Gender

Male

W.Va. Code 33-55-4(b)(1)(B) Gender

### Licensing

Provider NPI: 1386760874

License: 2468, WV

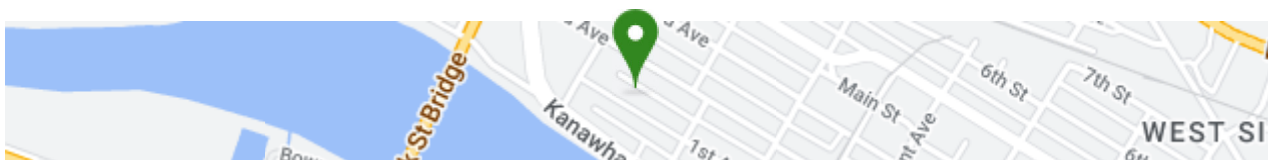
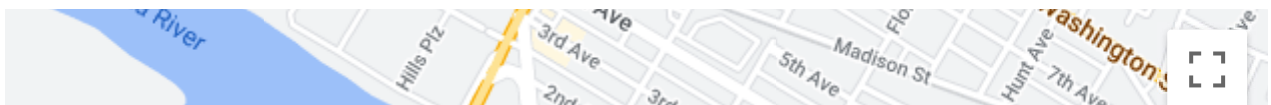
### Specialized care

Treats children: No

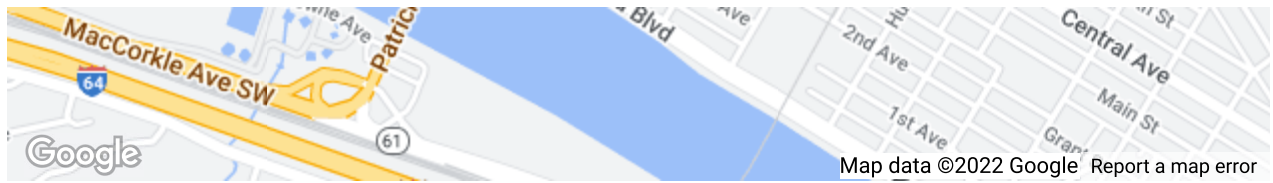
Inaccurate directory information?

[Let us know](#)

W. Va. Code 33-55-4(5)(B) electronic link for inaccurate information



Feedback



# Office Info

2 mi [Get directions](#)

[Stewart H Bloom DDS](#)

[Facility 011206](#)

1516 Kanawha Blvd W,  
Charleston, WV, 25387-2533

[\(304\) 345-7272](#)

W. Va. Code 33-55-4(b)(1)  
 (E) Medical group affiliations, if applicable  
 (F) Facility affiliations, if applicable  
 (G) Participating facility affiliations, if applicable

W. Va. Code 33-55-4(b)(1)(C) Participating office location(s)

W. Va. Code 33-55-4(d)(1)(A)(ii) Contact information

## Office hours

Mon: Call For Details  
 Tue: Call For Details  
 Wed: Call For Details  
 Thurs: Call For Details  
 Fri: Call For Details  
 Sat: Call For Details  
 Sun: Call For Details

## Office access

Free Parking: No  
 Wheelchair access: No  
 Public transit access: No  
 Network access: No

## Languages at this office

English

W. Va. Code 33-55-4(b)(1)(H) Languages spoken other than English, if applicable

W. Va. Code 33-55-4(c)(1)(C) Languages spoken other than English by clinical staff, if applicable

Feedback

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**Need help?**    [Timely Access to Care \(CA\)](#)    [Legal notices](#)    [Language assistance](#)  
**844.847.9516**    [MD DeltaCare Referral Policy](#)    [Privacy](#)    [Contact us](#)    [WV Network Access Plans](#)

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Last Updated 10-14-2022.© Delta Dental.    [W. Va. Code 33-55-4\(a\)\(2\)](#)

The information on this page is accurate to the best of Our knowledge as of 10-14-2022. Please call 844.847.9516 to obtain the most current Dentist directory information and a copy of the WV Access Plan.

[W. Va. Code 33-55-4\(a\)\(6\)](#)

Directory information is gathered from information received from Our Dentist network credentialing data and is updated each business day with updates appearing Tuesday through Saturday.

[W. Va. Code 33-55-4\(a\)\(5\)\(B\)](#)

If You find that any of the information displayed in Our Dentist directory is inaccurate, please click on “Contact Us” to email Us or contact Our Customer Service Center at 844.847.9516. If You have questions or need current Dentist directory information, You may contact Our Customer Service Center.

[W. Va. Code 33-55-4\(a\)\(4\)\(A\)](#)

There are many factors We use to build Our networks, including the number and type of Dentists needed to service where Our Enrollees live and work; time and distance; professional licensure; training and experience; insurance; facilities and equipment; and network adequacy needs. Additional recruiting information is available via the WV Network Access Plans link above.

[W. Va. Legislative Rule 114-100.7.2.5.a](#)

[W. Va. Code 33-55-4\(a\)\(4\)\(D\)](#)

Note: Some dental services may require a referral or authorization prior to receiving the service. Enrollees should contact Our Customer Service Center for assistance or consult their plan documents.

PPO Dentist reimbursement is calculated based on the PPO Maximum Allowance.

Premier Dentist reimbursement is calculated based on the Premier Maximum Allowance.

#### West Virginia Network Access Plan

In accordance with West Virginia’s Health Benefit Plan Network Access and Adequacy Act, We created Access Plans for Our Dentist networks. These Access Plans describe Our strategies, and policies and procedures to create, maintain and administer adequate Dentist networks. You can access the Access Plans via the WV Network Access Plans link provided above. Dentist participation and requests for hard copies may be made by contacting Our Customer Service Center at 844.847.9516.

[W. Va. Legislative Rule 114-100.7.2.4](#)

Disclaimer: Please be advised that the links on this page contain information and material required by state and federal law that may not apply to ERS GBP.

This website is the home of Delta Dental of California; Delta Dental Insurance Company; Delta Dental of Pennsylvania; Delta Dental of New York, Inc.; Delta Dental of the District of Columbia; Delta Dental of Delaware, Inc.; Delta Dental of West Virginia, Inc. and their affiliated companies. For other Delta Dental Plans Association member companies, visit the Delta Dental Plans Association website.

Please note: Services from dental school clinics may be provided by students of dentistry or instructors who are not licensed by the dental board of your state. All enrollees are entitled to full and equal access to covered services, including enrollees with disabilities as required under the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973.



DeltaCare® USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

**Appendix II - DeltaCare USA Dentists by West Virginia County**

County	General Dentistry	Pediatric General Dentistry	Endodontics	Periodontics	Oral Surgery	Orthodontics	Other
Barbour							
Berkeley	Yes						
Boone							
Braxton							
Brooke							
Cabell	Yes						
Calhoun							
Clay							
Doddridge	Yes						
Fayette							
Gilmer							
Grant							
Greenbrier	Yes						
Hampshire							
Hancock	Yes						
Hardy							
Harrison	Yes						
Jackson							
Jefferson							
Kanawha	Yes						
Lewis							
Lincoln							
Logan							
Marion							
Marshall							
Mason							
McDowell							
Mercer							
Mineral							
Mingo	Yes						
Monongalia	Yes						
Monroe							
Morgan							
Nicholas							
Ohio	Yes						
Pendleton							
Pleasants							

County	General Dentistry	Pediatric General Dentistry	Endodontics	Periodontics	Oral Surgery	Orthodontics	Other
Pocahontas							
Preston							
Putnam							
Raleigh	Yes						
Randolph							
Ritchie							
Roane							
Summers							
Taylor							
Tucker							
Tyler							
Upshur							
Wayne							
Webster							
Wetzel							
Wirt							
Wood	Yes						
Wyoming							