

## Provider FAQ — augmented intelligence dental claims processing

### Dental

#### **What is artificial or augmented intelligence?**

Artificial intelligence is the use of computer systems able to learn and perform tasks that normally require human intelligence and/or decision-making. Augmented intelligence is similar but allows for human control, intervention, and/or oversight of the technology in real-time.

#### **How will Wellpoint use augmented intelligence in dental benefits administration?**

Wellpoint is planning to integrate augmented intelligence into our claims processing. Dental imaging (X-rays), periodontal charting, and provider narratives will be matched against plan benefits, limitations, and guidelines to assist in more efficiently processing claims.

#### **What dental services will be reviewed with augmented intelligence?**

We will start small and expand eligible dental services over the course of time based on inputs from brokers, clients, members, and you, our valued providers. Initially, augmented intelligence will be used to review non-implant crowns (D2710-D2794) and related crown placement services (D2950-D2957). We anticipate the integration of augmented intelligence should be relatively seamless and go largely unnoticed.

#### **Who is using artificial or augmented intelligence in dentistry?**

Both dentists and insurance companies have rapidly adopted this new technology. Dentists use the technology to help detect untreated disease, while insurance companies use the technology in various ways, including claims review as well as fraud, waste, and abuse monitoring.

#### **Are Wellpoint's competitors using augmented intelligence?**

Absolutely. Many of the biggest names in dental insurance are using the technology as part of their claims review. Wellpoint's adoption helps ensure a more seamless provider experience by helping make claims processing faster and more efficient.

#### **Is Wellpoint using a vendor or has Wellpoint created its own augmented intelligence?**

Wellpoint has contracted with an industry leader and will use OverJet, Inc. to provide augmented intelligence. OverJet has partnered with other leading carriers, Dental Service Organizations (DSOs), and private practice dentists throughout the country.

#### **How do providers benefit from augmented intelligence?**

Augmented intelligence assists dentists in identifying disease early, benefiting patients who regularly visit the dentist, helping reduce the need for more costly care (for example, a crown vs. a filling) and improving oral health outcomes — the primary goal for dentists and payers alike.

Providers also benefit through quantification of oral disease, greatly reducing ambiguity in treatment planning and insurance coverage. Technology allows for consistent, accurate decision-making and speeds the processing of claims ensuring timely payment to providers.

**What if a claim is denied?**

If a claim is denied, members and providers will receive an *Explanation of Benefits (EOB)* regarding the rationale. You and/or the member may appeal the decision per the terms of the dental plan.

We strongly encourage the use of pre-treatment estimates to help you and your patient know exactly what dental benefits are covered and better plan for out-of-pocket costs. We review submitted X-rays and related treatment planning submissions when pre-treatment plans are submitted.

**Can I still appeal a negative claim determination?**

Yes, your right to appeal remains unchanged. The use of augmented intelligence is simply a tool to assist in reviewing claims. Therefore, your appeal will be reviewed by a licensed clinician following all relevant state regulations and the circumstances and facts of your appeal will be considered as part of your appeal.

**How does the use of Wellpoint's clinical policies inform the use of augmented intelligence in reviewing claims?**

Our clinical policies remain unchanged and are maintained by our dental director and team of licensed clinicians. We will continue to proactively develop and notify all impacted parties (including our providers) of all updates to our clinical policies in a timely manner.

**As a provider who has not adopted the use of artificial or augmented intelligence in my dental practice, will I be at a disadvantage?**

We do not expect providers to be at a disadvantage. Whether or not your office has adopted the use of artificial or augmented intelligence, our use of augmented intelligence simply helps with getting claims processed faster and more efficiently.