

V. Over Utilization Review Procedures

The over-utilization review system was approved by the Board of Trustees in March 1984. The following procedures are to be followed by components when conducting carrier-initiated over-utilization reviews.

The purpose of a over-utilization review being requested by a carrier is to show a pattern of over-utilization by the dentist. The findings in an over-utilization review could result in a refund to the carrier by the dentist, and the dentist being referred to Judicial Council for investigation.

All over-utilization reviews requested by a carrier involving a specialist should be handled by the component using the expertise of a dentist from the particular specialty involved. This must be done in the interest of time as it would be impossible to send the case to the specialty committee and still stay within the component's suggested working time frame.

If, during a review and examination, the review panel determines that the dentistry proposed or already performed is grossly inadequate or inappropriate, the committee should forward a separate cover letter along with the letter of resolution to CDA's Council on Peer Review requesting that the case be referred to the Judicial Council for possible referral to the State Board of Dental Examiners.

Receipt of Request for Over-Utilization Review from Carrier

When an over-utilization review is requested by a third party carrier, the following steps should be undertaken:

1. Screen the written request to make sure it includes the following:
 - a. Description of the problem.
 - b. Specific questions the review is to address.
 - c. Copy of carrier's consultant evaluation.
 - d. Copies of claim forms, preauthorization form if available, radiographs and any other correspondence pertinent to the case.

- e. A signed Agreement Form (or a statement in the initial letter of request for review) stating that the carrier will abide by the decision of the committee on all cases not pertaining to issues concerning services covered under dental contracts.
 - f. A check payable to the component for the proper amount to cover the review. This amount will be \$150.00 per case and is non-refundable.
2. Send computer form to CDA for each case.
 3. Complete the screening form as for any other peer review case. (Refer to section on Screening Procedures.)

60-Working Day Time Limitation for Review

Component

The letter to the dentist requesting information will also be mailed certified return receipt, and will allow a maximum of five (5) working days from date of receipt to respond with requested information. The letter to the dentist will state that failure to do so will result in the review continuing without benefit of dentist information, as well as a probable referral to the Judicial Council for non-compliance.

If these time limitations cannot be met by any party involved for any reason, the component is to contact CDA.

- a. When a request from a carrier is received, the component will have 20 working days to complete the screening, gather additional information needed, perform a clinical examination if necessary and submit a resolution letter to CDA's Council on Peer Review.

NOTE: No Record Release or Patient Agreement forms will be necessary.

- b. If additional information is necessary from the carrier, the component's request letter will be sent certified return receipt, and will allow the carrier a maximum of five (5) working days from date of receipt to respond. The letter will state that failure to do so will result in the review being terminated.

CDA

- a. Upon receipt of resolution letter and background, CDA will have five (5) working days to review the resolution and either approve as written or contact the component for additional information. The component will then have five (5) additional working days to supply requested information and/or submit a redrafted resolution.
- b. CDA approves final resolution. Component mails the resolution to involved parties by certified return receipt, forwarding CDA a final dated copy.
- c. Carrier and dentist will have ten (10) working days from date of the resolution letter to initiate an appeal.

Appeals

- a. The carrier or the dentist must forward a written statement to the Council on Peer Review's Appeals Panel outlining the reason for an appeal within ten (10) calendar days from the date of the resolution letter.
- b. CDA will have 20 calendar days to conduct an appeal. The appeal process begins the date the appeal request is received by CDA.
- c. Final decision will be sent to the carrier and dentist by the end of the 20 calendar days.

If a question is raised involving insurance benefits, the committee should:

1. Attempt to evaluate the appropriateness of treatment based on the clinical records and pretreatment radiographs.
2. If a determination can be made, the case is appropriate for review. Proceed to Notification of Review to Involved Parties.
3. If the records do not support the dentist's request or predetermination was available through the carrier but not utilized, the Council on Peer Review's position is that the committee must find in favor of the carrier. The involved parties should be notified as such in the committee's letter of resolution. Continue with review. Turn to Notification of Review to Involved Parties.
4. In those instances when predetermination of benefits is not available, the committee should conclude in favor of the dentist if the radiographs are not decisive. The involved parties should be notified as such in the committee's letter of resolution. Continue with review. Turn to Notification of Review to Involved Parties.

Request for Review Concerning Benefits that are Specific Exclusions of a Patient's Benefit Package

If it is clear that the request involves benefits that are contractually excluded, these steps should be followed:

1. Draft a response following the format of the Notification of Benefit Exclusion Letter (Form #42).
2. Send a copy of the inquiry along with all the background material, the draft response, and a bucksliip dated ten (10) working days from the date the information is sent to the Council on Peer Review.
3. If no response is received from the Council on Peer Review by the date indicated on the bucksliip, call CDA staff to confirm that the letter can be released. When you receive

approval from CDA, send the Notification of Benefit Exclusion to involved parties.
Close the case file.