



Drilling Down on Digital Dental Payments

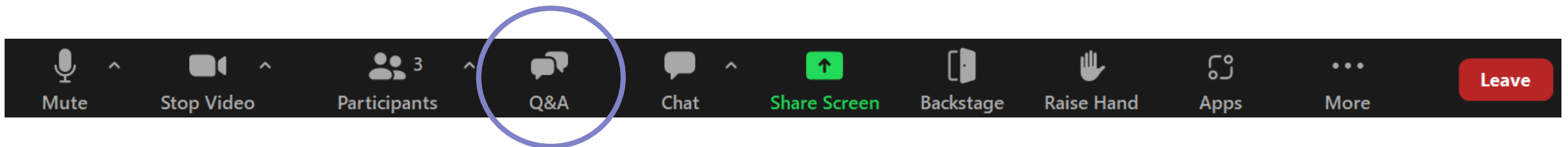
Get Paid Faster and Save Money, with CORE and Lassie

Dr. Eric Kwon, DDS, Grace Dental
Steijn Pelle, CEO & Co-Founder, Lassie
Taha Anjarwalla, Associate Director, CAQH CORE

August 21, 2024

Webinar Logistics

- Today's session is being recorded.
 - All attendees and registrants will receive a link to the recording after the webinar.
- Your microphones will be muted during the webinar.
- Throughout the session, you may communicate a question via the panel at the bottom of your screen:



Agenda

- Electronic Payment Introduction
- CORE EFT/ERA Operating Rules
- Lassie: Streamlining Electronic Payments
- Questions
- Call to Action

Today's Speakers



Steijn Pelle
CEO, Co-Founder
Lassie



Eric S. Kwon D.D.S.
Owner
Grace Dental, Menlo Park, CA



Taha Anjarwalla
Associate Director
CAQH CORE

Electronic Payment Introduction

Taha Anjarwalla
Associate Director, CAQH CORE

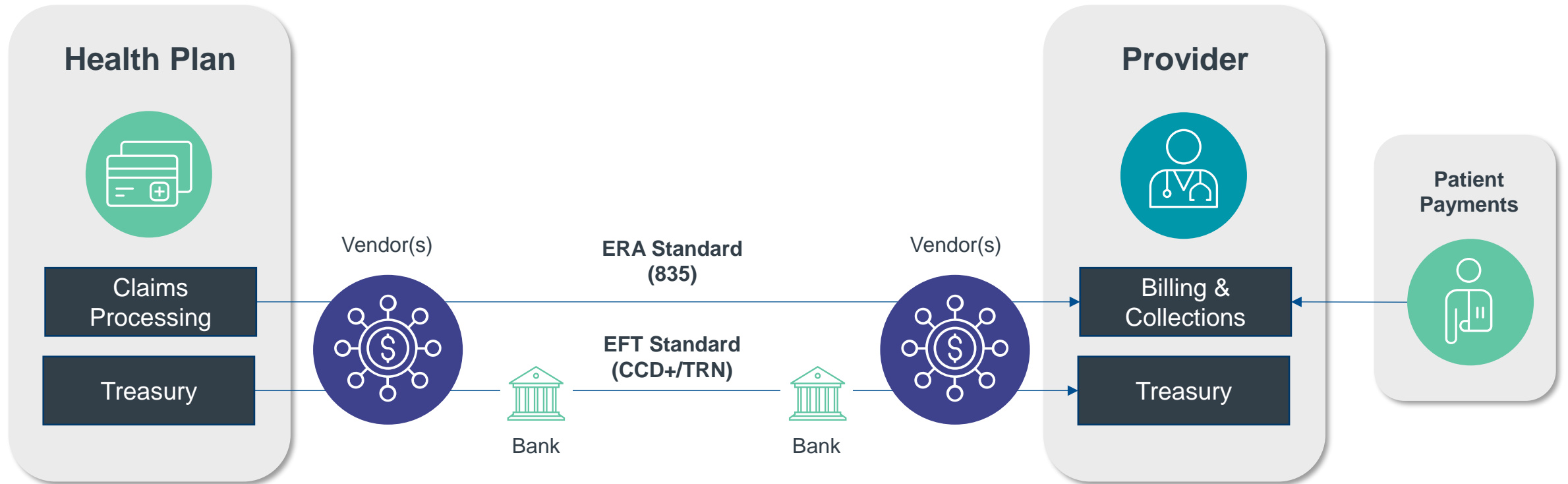
Definitions

- **Electronic funds transfer (EFT):** an electronic payment from a health plan to a provider.
- **Electronic remittance advice (ERA):** an electronic version of a payment explanation submitted by a health plan to a provider that explains the payment a provider receives for a service claim.
- **Automated Clearing House (ACH) Network:** the payment system that drives Direct Deposits and Direct Payments with the capability to reach all U.S. bank and credit union accounts.

www.nacha.org



Electronic Payments Workflow



CORE EFT/ERA Operating Rules

Taha Anjarwalla
Associate Director, CAQH CORE

Committee on Operating Rules for Information Exchange

FEDERALLY
DESIGNATED BY HHS*

10

CORE Operating
Rules Mandated
Under HIPAA

CORE is a **trusted and independent operating rule author**. In addition to mandated operating rules, CORE offers operating rule sets for voluntary adoption.

**Department of Health and Human Services*

REDUCING BURDEN

\$18.3B

Cost savings
opportunity by
switching to
fully automated
transactions

The 2023 CAQH Index® estimated that 22% of money spent on administrative transactions could be saved by fully transitioning to electronic transactions. **CORE Operating Rules help facilitate and streamline electronic adoption.**

ENSURING
REPRESENTATION

100+

Multi-
stakeholder
Participating
Organizations

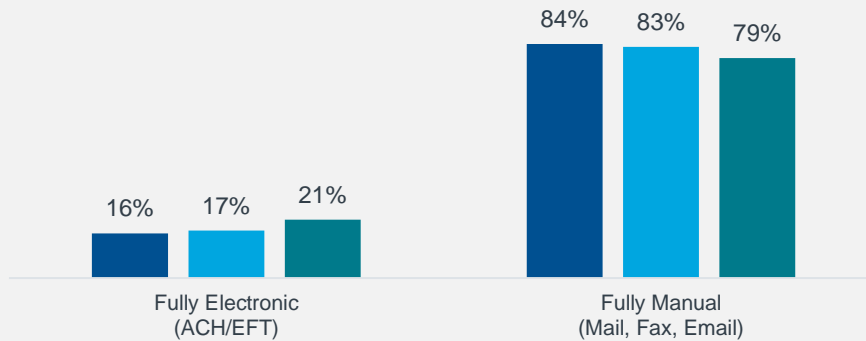
From small provider organizations, to national health plans, CORE has the **unique ability to bring diverse industry stakeholders to the table** to tackle complex administrative problems together.

EFT/ERA Electronic Adoption & Cost Savings Opportunities

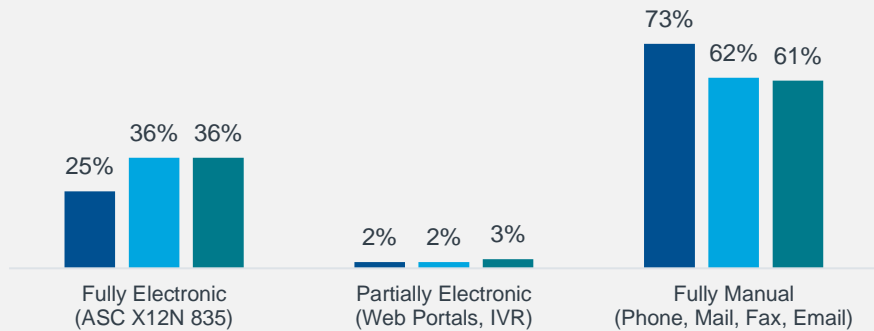
2023 CAQH Index

Dental Industry Adoption

Claim Payment

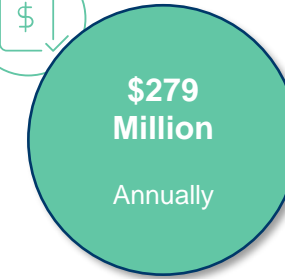


Remittance Advice

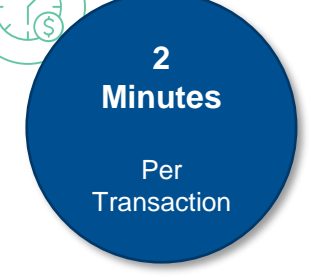
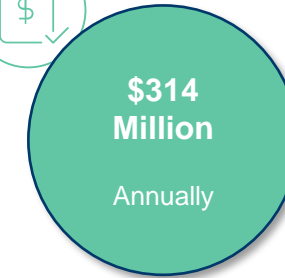


■ 2021 ■ 2022 ■ 2023

Switching to fully **electronic claim payment** transactions can save the dental industry:



Switching to fully **electronic remittance** transactions can save the dental industry:



CORE Payment & Remittance Operating Rules



CORE Payment & Remittance Operating Rules are federally mandated, except for rule requirements pertaining to Acknowledgements.

Infrastructure

- Health Care Claim Payment/Advice (835) Infrastructure Rule
- EFT/ERA Reassociation (CCD+/835) Rule

Data Content

- Uniform Use of CARCs & RARCs (835) Rule
- EFT Enrollment Data Rule
- ERA Enrollment Data Rule

CORE EFT & ERA Enrollment Data Rules

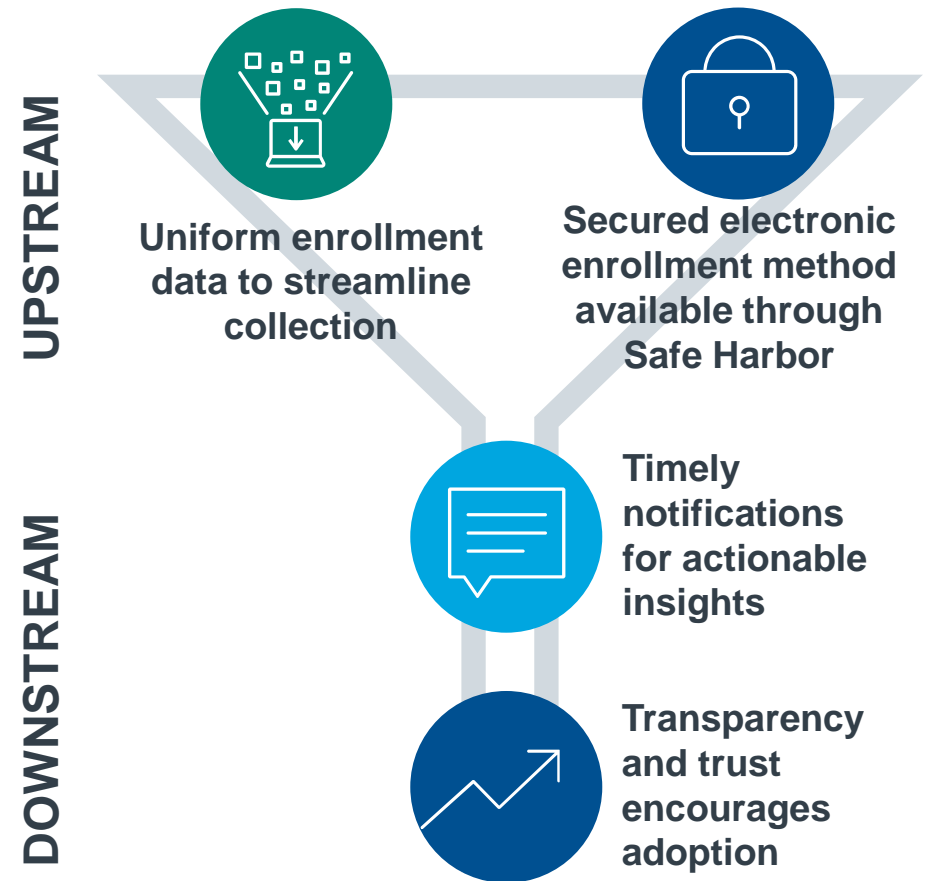
Updated Rule Requirements

Data Set Enhancements:

- Externalization of enrollment data sets for flexibility and alignment with current and emerging business needs.

Updated Rule Requirements:

- Support for bulk enrollment.
- Addition of fraud detection measures to safeguard enrollment data.
- Establishes notification and timeframe requirements.
- Requires disclosure of applicable EFT fees.
- Provision of opt-in/out instructions for alternative payments.



- ✓ **Improves cash flow.**
- ✓ Eliminates the need for manual re-keying of reconciliations of EFTs and ERAs.
- ✓ Increases ability to conduct targeted payment issue follow-ups.
- ✓ **Standardizes** enrollment for EFT/ERA.
- ✓ **Automates** re-association of EFT and ERA.
- ✓ **Streamline the enrollment process** for healthcare providers switching to electronic payments, ensuring a **consistent and efficient experience** across different health plans.
- ✓ **Increases transparency and** keeps providers informed every step of the way during the enrollment process.

Lassie

Streamlining Electronic Payments

Dr. Eric Kwon
DDS, Grace Dental

Steijn Pelle
CEO & Co-Founder, Lassie



IMPORTANT PLAN INFORMATION

Cigna

PLAN INFORMATION

PLEASE READ THIS INFORMATION CAREFULLY. IT CONTAINS IMPORTANT INFORMATION ABOUT YOUR PLAN.

FOR MORE INFORMATION, CONTACT YOUR BENEFITS ADMINISTRATOR AT 1-800-441-1111.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR BENEFITS ADMINISTRATOR AT 1-800-441-1111.

FOR A COMPLETE LIST OF PLAN FEATURES AND BENEFITS, PLEASE REFER TO THE PLAN DOCUMENTS.

PLEASE CONTACT YOUR BENEFITS ADMINISTRATOR AT 1-800-441-1111 FOR MORE INFORMATION.

79%

of dental insurance payments
are fully manual

Source: 2023 CAQH Index Report





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EFTs & ERAs automatically processed



First step: set up EFTs + ERAs





Posted on Jan 1, 2022 - Jul 7, 2023

Today

This Week

Last Month

Filter by payer ▼

Filter by check number

Insurance	Payment Number	Payment Date	Amount	Date Posted	Bank Transaction	Payment
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Showing 1-10 of 47

< 1 of 5 >





Inbox • 3

File Secondary • 2

Refile Claim • 1

Done

	Action Required	Patient Name	Date of Service	Claim Number	Payment
<input type="checkbox"/>	File secondary insurance claim	Miss Beatrice O'Kon	Jun 5, 2023	38054806	\$172.75
<input type="checkbox"/>	File secondary insurance claim	Chelsea Reichel	Jun 18, 2023	56143236	\$525.20
<input type="checkbox"/>	Refile claim, include additional information	Victor Reynolds	Jun 28, 2023	13427956	\$0.00

“I have ~80 hours a month freed up to spend with patients”

“Revenue cycle more reliable, and accurate”

“I get paid 4x faster”



Dr. Eric Kwon,
Menlo Park, CA

The Future of the Dental Office

- Admin tasks take ~2 hours a month instead of ~200 hours.
- Eliminating paper payments will reduce errors, prevent embezzlement, and speed up cash flow.
- More providers will be their own bosses and spend time with more patients.

4 Questions for Dr. Kwon

1. EFT/ERA enrollment process tedious and time-consuming?

4 Questions for Dr. Kwon

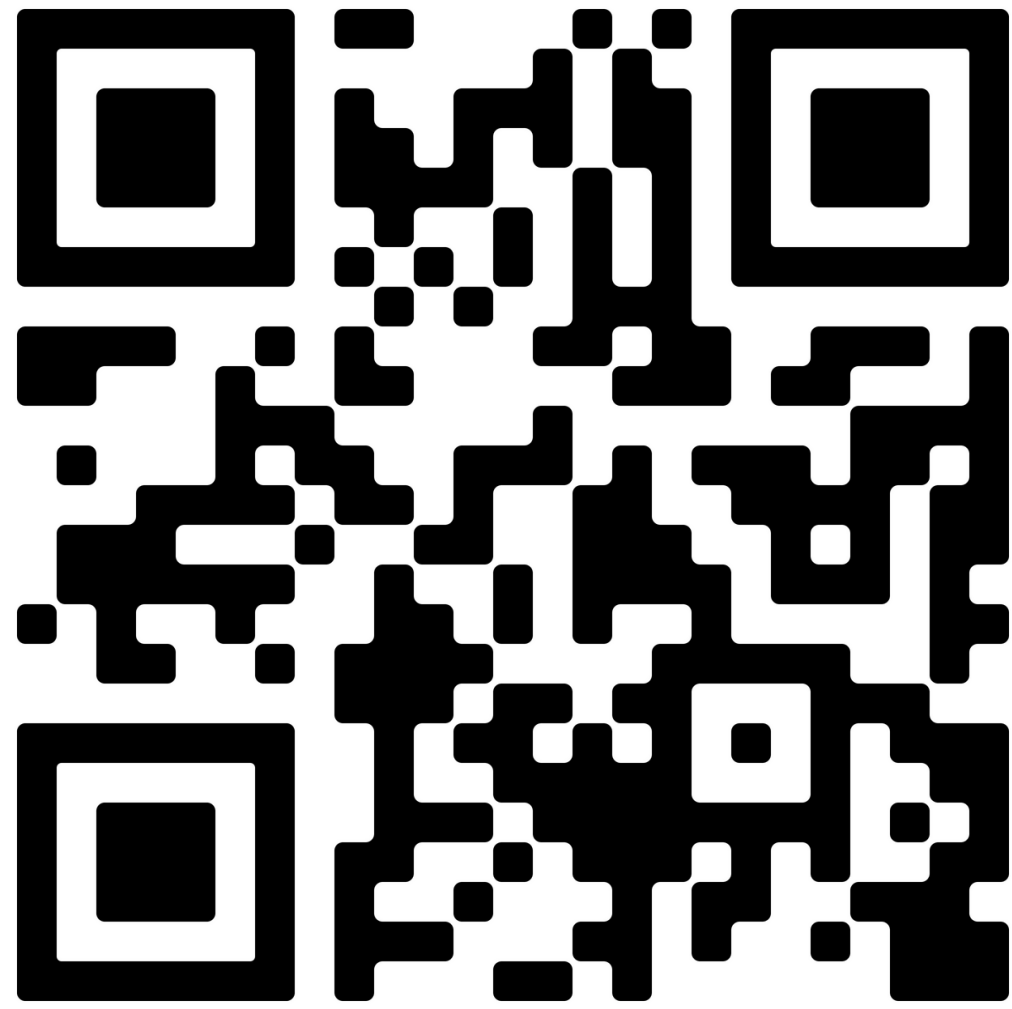
1. EFT/ERA enrollment process tedious and time-consuming?
2. Enrollment cost you money?

4 Questions for Dr. Kwon

1. EFT/ERA enrollment process tedious and time-consuming?
2. Enrollment cost you money?
3. Posting ERAs & reconciling EFTs with software accurate?

4 Questions for Dr. Kwon

1. EFT/ERA enrollment process tedious and time-consuming?
2. Enrollment cost you money?
3. Posting ERAs & reconciling EFTs with software accurate?
4. Do I need to give my team access to my bank account now that I'm using EFTs?



Questions

Call to Action



We'd love to meet you!

- **Providers** -- if you want help with the transition to EFTs and ERAs, reach out at golassie.com/signup
- **Payors, consultants, and vendors** -- if you're interested in working together or learning more, reach out to steijn@golassie.com



Become a CORE Participant: ***E-mail* CORE@CAQH.ORG**

- **CORE Participants can join our Code Combinations Task Group** to contribute to reviews and adjustments of the CORE Code Combinations as part of its ongoing CAQH CORE Code Combinations Maintenance Process required by the CAQH CORE Payment & Remittance Uniform Use of CARCs and RARCs (835) Rule

2024 Market Based Review (MBR)

Week of August 26th: The MBR gives **any organization** that uses or transmits the CORE Code Combinations the opportunity to request additions, relocations, or removals of code combinations.

Questions? Email us at CAQHConnect@caqh.org



Working Together for a Greater Return on Health

Register Today!

September 25-27
JW Marriott
Washington, D.C.

[Click here to register!](#)



Provider Data

Streamlining the provider data lifecycle.



Member Data

Enhancing payment integrity and Medicaid services.



Policy & Research

Shaping health standards and insights for optimal care.



Transformation

Smarter solutions for better outcomes.

By pioneering advancements in healthcare, we're not just enhancing systems; we're fundamentally improving lives. Join us as we explore how proactive action in healthcare not only prevents costly setbacks but also propels us toward a healthier future for all.