

	Title: Buy-Ups and Enrollee Fee Responsibility	Version: 2
	Owner: Melissa Mitchell (Director of Production)	Approved: 03/22/2018

**Purpose:** To establish Dental Care Organization's (DCO's) policy on buy-ups and enrollee's fee responsibility for non-covered services.

**Responsibility:** Quality Improvement (QI)/Utilization Review (UR) Committee

**Scope:** Advantage Dental Services, LLC

**Definitions:** n/a

**Forms:** n/a

**References:** OAR: 410-123-1230 and OAR 410-120-1280(3) (a)

**Policy:**

1. Buy-ups are prohibited. (OAR: 410-123-1230 and OAR 410-120-1280(3) (a)). DCO providers are not permitted to bill and accept payment from OHA or a the DCO for a covered service when:
  - A. A non-covered service has been provided; and
  - B. Additional payment is sought or accepted from the enrollee.
  - C. If an enrollee wants to purchase a non-covered service or item, they must be responsible for full payment. MAP or DCO payment for a covered service cannot be credited toward the non-covered service.

EXAMPLE: an additional enrollee payment to obtain a gold crown (not covered) instead of the stainless steel crown (covered).

2. If enrollee wants a non-covered service, the provider must do the following:
  - A. Explain to enrollee that service is not covered and offer to submit a preauthorization to the DCO for verification.
  - B. Explain total cost of service prior to member receiving service.
  - C. Be very specific about the service and cost so that the enrollee understands that they are choosing a non-covered service in place of a covered service and will be responsible for the cost of the service.

EXAMPLE: Gold crown (non-covered) cost \$565. Enrollee is responsible for total cost of \$565.

- D. Have enrollee sign the [Agreement to Pay Form](#), which includes the above information. Retain this in the enrollee's chart.

**Approvals:**

Date: 03/22/2018

Approved by:

Lorena Reinhart (Executive Assistant), Executive Assistant, Operations

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**Reviewed and Revised**

10/04/2012	Jeanne Dysert	Tamara Kessler	Missy Mitchell		
05/02/2014	Jeanne Dysert	Tamara Kessler	Missy Mitchell	Laura Donadio	
02/23/2015	Jeanne Dysert	Tamara Kessler	Missy Mitchell	Laura Donadio	
02/14/2017	Jeanne Dysert	Tamara Kessler	Missy Mitchell		
03/17/2017	QI/UR Committee				
03/12/2018	Jeanne Dysert	Tamara Kessler	Missy Mitchell	Rose Novak	