MIChild Handbook

This handbook tells you more about MIChild and what services are covered for your child. MIChild is based on an agreement between the Michigan Department of Health and Human Services (MDHHS) and Delta Dental of Michigan. If there are changes to your coverage, you will be told.

You must go to a dentist who accepts MIChild. Services will not be covered unless your dentist accepts MIChild. Dental emergencies that happen when you are outside the state of Michigan may also be covered. Please see “What should I do in case of a dental emergency?” on page 3.

Let Us Help You Find a Dentist!

For help finding a dentist in your area who accepts MIChild, call customer service at (800) 482-8915 (TTY users call 711). This call is free. You may also use the dentist directory on our website at www.deltadentalmi.com.

Questions?

Call us: (800) 482-8915
- Have the covered child’s name
- Have the ID number from his or her Delta Dental ID card
- Have your daytime phone number
- Tell us that your question is about MIChild

Write us: Delta Dental's Customer Service Department
PO Box 9089
Farmington Hills, MI 48333-9089
- In your letter, please tell us the same information in the bulleted list above, along with your question.

Visit: www.deltadentalmi.com

If you have a change of address, call your Michigan Department of Health and Human Services specialist.

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Section 1. About MIChild

MIChild is a dental program that covers Michigan children under age 19, regardless of their county of residence. Your child may go to any Michigan dentist who has agreed to be in the MIChild program. Delta Dental does not pay for any services from a dentist who is not a MIChild dentist.

Section 2. How to Use MIChild

To use MIChild, follow these steps:

a. Read this handbook carefully to learn how MIChild works and what is covered.

b. Schedule a visit with a MIChild dentist. Tell the dentist the child is covered by the MIChild program. It is important to be sure that your dentist is part of the MIChild program, or Delta Dental will not pay for the services and you may have to pay for them.

c. Be on time for your visits, or call ahead if you must cancel. Delta Dental does not pay for missed visits.

d. Show your Delta Dental ID card at each visit. If you lose the card, call Delta Dental at (800) 482-8915.

e. The dental office staff will need to know:
   - The child’s full name and address.
   - The child’s Social Security or Delta Dental ID number.
   - The child’s date of birth.
   - The group name (MIChild) and group number (1000-0002).

f. If your dentist has any questions about MIChild, ask him or her to call Delta Dental at (800) 482-8915.

g. Delta Dental will send you a statement that shows how much they paid for your dental services.

Section 3. What MIChild Covers

- **Oral exams** (2 in 12 months)
  NOTE: Children should have a first dental visit when the first tooth comes in, or by age 1. Then, your child should have a dental exam every 6 months.

- **Screening** (2 in 12 months under age 3)

- **Assessment** (2 in 12 months)

- **X-rays**
  - Bitewing X-rays (1 in 12 months)
  - Full mouth or panoramic X-rays (1 in 5 years after age 5)
  - Other X-rays as needed

- **Teeth cleaning** (2 in 12 months)

- **Fluoride treatment** (4 in 12 months under age 3; 2 in 12 months under age 16)

- **Sealant** (1 in 3 years for 1st and 2nd permanent molars under age 16)

- **Space maintainers** (1 in 2 years per quadrant under age 14)

- **Filling of cavities**

- **Resin crown**

- **Stainless steel crown** (prefabricated)

- **Sedative filling**

- **Crown buildup, including pins**

- **Root canals**

- **Extractions, simple and surgical**

- **Limited other oral surgery**

- **Emergency treatment of dental pain**

- **I.V. sedation** (when medically necessary)

- **Complete denture** (1 in 5 years)

- **Partial denture** (1 in 5 years)

- **Denture adjustments and repairs**

- **Denture rebase and reline** (1 time in 3 years)

- **Temporary partial denture** (only to replace front teeth)

- **Re-cement crowns, bridges, space maintainers**

If your child’s dentist finds that your child needs services not listed above due to a health or oral health condition, those services may be covered if approved by Delta Dental.

Some of the services that are **NOT** covered are:

- Full mouth or panoramic X-rays under age 5

- Bite guards

- Removal of healthy third molars (wisdom teeth)

- Bridges, inlays and crowns (except for resin and stainless steel crowns listed above)

- Orthodontic services (such as braces)
  NOTE: If your child has certain medical or dental conditions, orthodontic services may be covered under the Children’s Special Health Care Services (CSHCS) program. Contact your local health department regarding CSHCS eligibility.

- **Implants**

- **Cosmetic dentistry**

- **Services covered under a hospital, surgical/medical or prescription drug program**

- **Treatment of TMJ** (TMJ is a problem that can cause pain in your jaw joint and can also cause pain in the muscles that control jaw movement.)

Be sure to ask your dentist if a service is covered by MIChild before the service is done. You must pay for services not covered by Delta Dental.
Section 4. Questions and Answers

May I choose any dentist?
You may choose any MIChild dentist, and you may change to another MIChild dentist at any time. Make sure you ask the dental office if they take MIChild when you call.

When does dental coverage begin?
When MDHHS tells Delta Dental that your child is eligible and Delta Dental mails you this handbook and your ID cards.

When do I have to pay for dental services?
You do not have to pay for services that MIChild covers. If MIChild does not cover a service you would like your dentist to provide, you must pay for that service.

Does MIChild cover all dental services?
No. The dental services covered are in Section 3 of this handbook.

What should I do in case of a dental emergency?
A dental emergency is a service needed to control bleeding, relieve pain or get rid of acute infection. The emergency services are needed to prevent tooth death, loss of teeth and the treatment of injuries.

If a dental emergency happens, call your dentist’s office and ask what you should do. If the emergency is life threatening, call 911.

If you are not in Michigan when the dental emergency happens, you can call customer service toll free at (800) 482-8915. You can also visit our website, www.deltadentalmi.com, to find a dentist. You do not have to go to a MIChild dentist for an emergency.

Before you get treatment, tell the dentist that you are in the MIChild program. They need to call customer service at (800) 482-8915 for information and billing help. This is very important.

What if my child needs specialty dental care?
MIChild covers some specialty care. If your child needs a specialist, your regular dentist can help you find specialty care. Before visiting a specialist, be sure he or she is a MIChild dentist or the services will not be covered by Delta Dental. If the specialist is not a MIChild dentist, you may have to pay for those services.

Section 5. Complaints, Appeals and Grievances

If you have questions about a claim, call our customer service department at (800) 482-8915. If you have complaints or concerns with your dentist or dental office, there are things you can do.

a. First, you should talk to the dentist who provided the service.

b. If you aren’t satisfied, you can request a formal review through the Quality of Care Complaint Procedure. To do this, send your complaint in writing and mail it to:
   Customer Service Department
   Delta Dental of Michigan
   PO Box 9089
   Farmington Hills, MI 48333-9089

   Send a copy of your Delta Dental statement with a letter telling us about your problem and any other facts that would help us. Be sure to include your name, address, telephone number, the date, and the child’s name, Social Security or Delta Dental ID number, and address.
   Delta Dental will investigate your complaint and notify you within 30 days of receiving your letter. We may refer the problem to the Michigan Dental Association. When the review is done, you will be notified in writing within 15 days.

c. You can call or write MDHHS about your complaint.

   Michigan Department of Health and Human Services
   Medical Services Administration
   PO Box 30470
   Lansing, MI 48909-9753
   (800) 642-3195

d. You can appeal a decision you do not agree with by asking for a hearing. Contact Delta Dental and ask for a “Request for Hearing” form.
   Delta Dental of Michigan
   PO Box 30416
   Lansing, MI 48909-7916
   (800) 482-8915

You can take any of these actions at any time.

Section 6. General Conditions

These general rules apply to MIChild.

Other Insurance or Lawsuit Settlement
If Delta Dental pays a claim for which another person or company is liable, Delta Dental has the right to recover its payment from the other person or company.

Information and Dental Records
While you are covered by Delta Dental, you agree to give us any information we need to process your claims. This includes letting Delta Dental have access to your child’s dental records.

Dentist-patient Relationship
You may choose any MIChild dentist. He or she is solely responsible to you for dental advice and treatment and any resulting liability.
Loss of Coverage During Treatment
Delta Dental only pays for services while a child is covered by MIChild. Sometimes children start a service that can only be finished with a series of visits. If your child loses coverage before the service is done, we will pay for it if it is finished within 60 days from the date that your child lost coverage.

Section 7. Termination of Coverage
When your child loses coverage, Delta Dental covers dental services up to the last day of that month. MIChild coverage may be ended:

• On the last day of the month in which your child turns 19.
• On the last day of the month in which MDHHS tells Delta Dental your MIChild coverage ended.

Section 8. Transportation Assistance
You can get help with a ride if you do not have a way to get to and from a visit to the dentist.

• If you live in Wayne, Oakland or Macomb counties, call Logisticare Solutions at (866) 569-1902 to schedule your ride.
• If you live in any other county, call your MDHHS specialist for help.

Para asistencia en español, llame al número de servicio al cliente (customer service) que aparece en el reverso de su tarjeta para miembros.
You can ask for this handbook in other formats, at no cost to persons with disabilities.