



Worldwide Dental Emergency Assistance Scheme

TEAM BRIEFING DOCUMENT

Practiceplan
The business of dentistry |

Part of the **WESLEYAN** Group



The way we protect your patients in the event of a dental trauma, emergency or oral cancer is changing from the 1st January 2018.

This briefing document acts as a useful guide to help you and your team understand and prepare for the changes.

Contents

Introduction	3
Checklist	4
Timeline explanation	6
Scheme Q&A	8
GDPR Q&A	14

Introducing the Worldwide Dental Emergency Assistance Scheme

Why the change?

In February 2018, the law is changing in relation to the sale of insurance as an integral part of your patient membership plan. We could comply with this law, but what that means for you is that you would have to offer the patient the option of joining a plan with insurance, or alternatively joining a plan without insurance, thus risking the possibility of straying into providing advice on what is a regulated product. Without the appropriate FCA permissions you could be at risk of breaching FCA regulations.

What's the alternative?

From the 1st January 2018, we will be launching a new scheme – named the Worldwide Dental Emergency Assistance Scheme (the Scheme) – which will hold a discretionary fund from which your patients can request assistance in the event of unforeseen dental accidents and emergencies.

The good news is that the Scheme will provide assistance in much the same way as the existing insurance. In fact, the same team that is responsible for processing your patients' insurance claims will also be managing requests for assistance under the Scheme. We fully expect to be able to assist in most cases, resulting in very similar levels of benefit being paid out in any one year. In addition, this Scheme is not insurance and therefore is not regulated by the FCA.

What about existing plan patients?

We will be writing to all your current plan patients who have a plan that includes insurance to tell them about the changes. We will be giving them 12 months' notice that the insurance will be ending on 31st January 2019. We will tell them about the new Scheme and will write to them later in 2018 to remind them of the changes.

We've created an online home for all things Scheme related, so why not encourage your team to pop along to <http://scheme.practiceplan.co.uk> where they can access the Scheme literature, watch a useful video adding more context to why we're changing and read answers to likely questions they may have.

Checklist

Out with the old and in with the new!

We've compiled a quick and easy checklist to help you dispose of any documents that should no longer be used following the withdrawal of the insurance for new plan patients. Some documents may require a simple update. Please use this to make sure you have everything you need in place for 1st January 2018.

Things to destroy following the introduction of the Scheme:

- **Patient Agreement Forms**

In your box, we've supplied some new, non-branded agreements until such time that we can provide you with your own branded version.

Things to keep:

You may need these for patients who remain on the insurance during 2018.

- **Keyfacts Documents**
- **Insurance Policy Documents.**

Things you may need to update following the introduction of the Scheme:



Your practice website

From a single line to a benefit levels table, if you mention insurance on your practice website, this will need updating with the new Scheme details.



Your plan brochure

The Practice Marketing Team will be looking to provide you with new plan brochures in the first three months of 2018. Whilst you're waiting to receive these, when giving out plan brochures, please always include a copy of the 'IMPORTANT INFORMATION' flyer. Once you receive your new plan brochures, you can discard these interim flyers. If you use another design agency and print house to produce your plan brochures, then we'll need to provide you with the correct updated copy to replace the current mention of insurance.



Posters

Very few practices have posters solely promoting the insurance element of the plan. If you do and this requires updating to the Scheme, please let us know. Where you have a poster that promotes the 5 Big Benefits of plan membership, again, please let us know and we will endeavour to send out a replacement. In the meantime, please remove the poster from patient view.



TV waiting room slides

If you use the Practice Plan TV slides in your waiting room, please remove the slide that mentions the insurance – you can continue to use the rest of the scrolling slides as normal.



Fee guide/fee comparison

Please check that your fee guide/fee comparison doesn't reference insurance. Where it does and you require a replacement, please let us know.



Practice membership cards

Should you use membership cards for patients, these currently reference the insurance emergency details and will require updating. Please get in touch if you require new cards showing updated Scheme contact information.



Practice welcome pack

Please check that where you promote your plan within your practice welcome brochure, that there is no mention of insurance. If there is and you require help in updating this, please get in touch.

We've made it as easy as possible for you to let us know of any updated literature you may require.

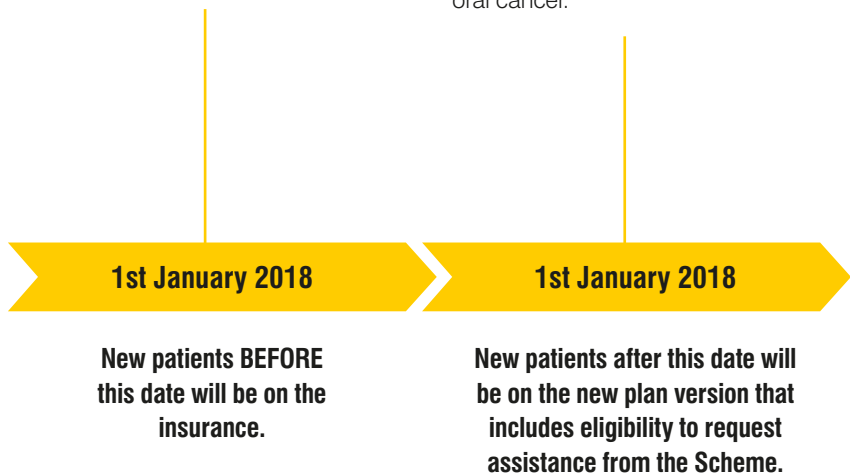
Simply go to <http://scheme.practiceplan.co.uk/marketing> highlighting what replacements you require. Our Practice Marketing team will work through your requests.

Timeline explanation

New plan patients

- Any patients that take out a plan before the **1st January 2018** will take out the version that still includes the insurance as an integral part of the plan. You can forward date membership agreements in such cases as long as the commencement date is not later than 1st February 2018.

- From the **1st January 2018** any patient that wishes to join your plan must take out the new version that includes eligibility to request assistance from the Worldwide Dental Emergency Assistance Scheme (the Scheme) in the event that they suffer a dental emergency and/or dental trauma or oral cancer.

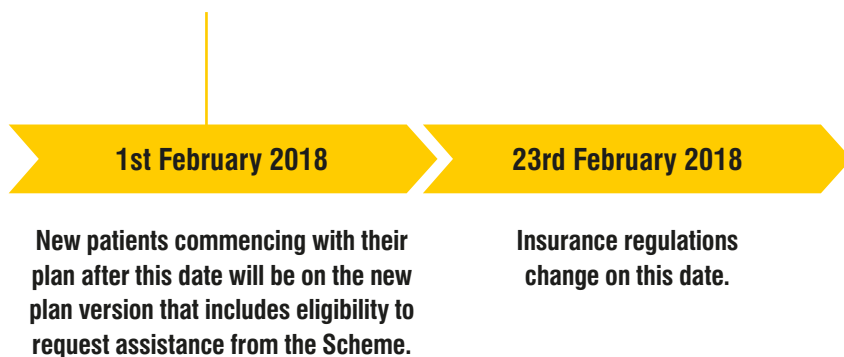


2018

- Any patient who wants to join your plan before **1st January 2018**, but who wishes the commencement date to be later than **1st February 2018**, must only be signed up to the new version of your plan that includes eligibility to request assistance from the Scheme.

This is because the insurance regulations change in **February 2018** and therefore we cannot offer the old version after this date.

- Our customer services team will be happy to assist if you have any difficulty in relation to a patient's start date and which version of the plan to offer.



2018

Q&A - The Scheme

Some questions you may have...

➤ **What documents does a patient need when they join the new version of your plan that includes eligibility to request assistance from the Worldwide Dental Emergency Assistance Scheme?**

Patients should receive the latest version of your plan brochure which makes reference to the Worldwide Dental Emergency Assistance Scheme. We will be working with you to update your brochures as soon as possible, but where we have not yet issued you with new brochures, please ensure you insert one of the flyers provided into your existing brochure, before handing it to the patient. This explains that the insurance is no longer available and that it has been replaced by the Worldwide Dental Emergency Assistance Scheme.

When a patient wants to join your plan, you must use the new version of the patient agreement that has been provided in your box. The information to enter is the same as that entered on the insurance version of your plan. To make your life that little bit easier, we've amalgamated our patient agreement. So regardless of whether you offer adult maintenance, capitation or children's plans, you can now use the same patient agreement.

Please also remember to give the patient a copy of:

- the Worldwide Dental Emergency Assistance Scheme Handbook as this provides information about how the Scheme works.
- the Privacy Policy, as this explains how Practice Plan uses a patient's data and the patient's rights under the new data protection laws which come into force on the 25th May 2018.

➤ **What should you do if a patient needs to make a claim or request assistance?**

Remember that most of your dental plan patients will still be on a plan that includes the insurance as this will continue until 31st January 2019. If these patients need to make a claim, please use one of the usual insurance claim forms and complete and submit these in the normal way.

If your patient has joined after 1st January 2018 and is therefore a member of a plan that now includes eligibility to request assistance from the Worldwide Dental Emergency Assistance Scheme, then ask them to call to request pre-authorisation if at all possible before they go ahead with treatment (full contact details can be found in the Scheme Handbook). Once their request is authorised then you can fill in a Request for Assistance Form (which is very similar to the current insurance claim form) and submit this as instructed on the form.

If you are not sure which version of the plan your patient is on, then call our customer services team who can quickly advise you.

To avoid confusion, the Request for Assistance form has a red typeface, making them easier to distinguish from the Insurance claim forms.

➤ **Where to get more documentation if your stock is running low?**

If you run low on stocks of your Patient Plan Agreements, Scheme Handbooks, Privacy Policies, Claim Forms or Request for Assistance Forms, please contact our customer services team who will be happy to place an order for you. Alternatively send in a stationery order form to request new supplies.

➤ **What should you do if you or your patients have further questions about the Scheme?**

We have set up a dedicated team designed to handle any queries you or your patients might have after the Scheme is launched. The team can be reached on:

Assistance Team Telephone: **0300 303 5061**

Or email the Assistance Team at **assistance@wdeas.co.uk**

Alternatively, to further assist your teams understanding of the Scheme, support can be found at **<http://scheme.practiceplan.co.uk>**

Q&A - The Scheme

Some questions you may have...

➤ **What is the difference between the new Worldwide Dental Emergency Assistance Scheme (the Scheme) and the insurance?**

It is important to stress that the new Worldwide Dental Emergency Assistance Scheme (the Scheme) is not the same as a contract of insurance, although there are similarities in how the two are intended to operate. Under the Scheme, the Scheme Manager has the sole and absolute discretion as to whether a benefit is paid out in response to any Request for Assistance and this differs from an insurance policy under which there is an entitlement to benefits. Whilst the Scheme aims to provide benefits in most cases, it is possible that the Scheme Manager will use its discretion to provide no benefits in any given case – see the Scheme Handbook for details.

➤ **How do I know that you will exercise discretion fairly?**

Treating customers fairly is, and always has been, one of our key values and is at the heart of everything we do. You will have witnessed this in our past dealings with you and your patients in all matters including the handling of insurance claims. That same approach will be adopted when we are asked to consider a Request for Assistance under the new Worldwide Dental Emergency Assistance Scheme and with many years' experience in dealing with patients who have suffered a dental trauma or emergency, we fully expect patients to be satisfied with the manner in which their Request for Assistance is handled.

We pride ourselves on the fact that across the many thousands of insurance claims that we have handled per year, we have had very few complaints, but should a patient not be happy with the outcome under the new Scheme, they will have access to an Appeals Panel which will review their Request for Assistance and have the authority (at its sole and absolute discretion) to overturn the initial decision on grounds of patient fairness.

➤ **How will patients become eligible to request assistance from the Scheme?**

Under the new structure, patients will be automatically eligible to request assistance from the Scheme upon becoming dental plan holders.

➤ **If the new regulations require that the insurance is offered on an ‘opt-in’ basis, why don’t we just do that?**

Whilst on the face of it that seems a simple solution, we question whether it would work at a practical level. Firstly, if plans were offered to patients with and without integrated insurance, there is a strong possibility that the patient would seek guidance from their dentist in deciding which plan to choose. Any assistance provided by the dentist would be at risk of constituting financial advice, which in turn would mean that the dentist would be subject to the Financial Conduct Authority’s regulations.

Secondly, if some patients take advantage of the offer of insurance and others do not, this could lead to complaints from patients suffering a dental trauma or emergency that the benefits of the insurance were not properly explained at the time they enrolled onto a plan with no insurance cover.

Thirdly, to have a mixture of patients attending the practice both with and without insurance could lead to confusion on the part of the practice team, potentially resulting in a poor patient experience and an unnecessary administrative burden.

➤ **How do I know that the fund will not run out of money?**

The dental plan administrator will be responsible for funding the Scheme in accordance with the Scheme rules. The Scheme fund will be reviewed by an actuary at regular intervals to make sure that the fund is appropriately resourced in view of its aims and objectives and additional sums will be contributed by the dental plan administrator as considered appropriate. Having had many years’ experience in managing claims under the insurance, we are well placed to calculate very accurately the total volume and value of Requests for Assistance likely to be made against the new Worldwide Dental Emergency Assistance Scheme.

➤ **How often will the benefits be reviewed under the new Worldwide Dental Emergency Assistance Scheme?**

The benefits available under the new Worldwide Dental Emergency Assistance Scheme will be reviewed from time to time to make sure they keep pace with dental inflation.

Q&A - The Scheme

Some questions you may have...

➤ **Why is there no change in the overall cost to a patient if the insurance no longer applies?**

It is expected that the Scheme will pay out similar sums to that paid out under the insurance in any one year. So, although there is no longer an insurance premium payable by the patient, the amount previously charged as an insurance premium will now form part of the overall administration fee. A proportion of this administration fee will be allocated to the Scheme, out of which patients will be able to request assistance. Rest assured, there will be NO increase in the cost of your plan during 2018 (unless you have separately chosen to increase your fees to your patients).

➤ **What will happen to insurance claims that are still outstanding at the time we switch to the new Worldwide Dental Emergency Assistance Scheme? What about insurance claims that are only notified after we have switched to the new Scheme?**

All insurance claims that are outstanding at the time we switch to the new Worldwide Dental Emergency Assistance Scheme will continue to be handled through to satisfactory conclusion in the normal way in accordance with the insurance policy. Claims that are first notified after the switch to the new Scheme, but relate to the period during which the insurance was in force, will again be considered against the level of insurance which is provided at the date of the incident and be handled through to satisfactory conclusion in the normal way in accordance with the insurance policy.

➤ **So how will patients' insurance policies be brought to an end?**

As the new Insurance Distribution Directive takes effect from 23rd February 2018, existing plan patients must be mailed by no later than 1st February 2018 to inform them of the changes in the dental plan structure and to introduce the concept of the new Worldwide Dental Emergency Assistance Scheme. As the fair treatment of customers is highly important to us, we have decided to allow existing plan patients to continue with their insurance cover until 1st February 2019 (although, the patients may, of course, terminate the policy sooner in accordance with the applicable terms). This means we will be providing existing plan patients with 12 months' notice that their insurance policy will be coming to an end.

Towards the end of 2018, we will need to mail all existing plan patients with full details of the new Worldwide Dental Emergency Assistance Scheme that will be available to them from 1st February 2019. Patients will need to take no action in respect of the Scheme, as they will automatically be eligible to request assistance from the Scheme by continuing to hold a dental plan.

Wherever possible, and in order to reduce the number of patient mailings, we will combine any communication regarding the Scheme with any plan fee review mailings occurring in or around the same time.

➤ **What about new patients joining my dental plans? Will they join the plan with insurance or a plan including the new Worldwide Dental Emergency Assistance Scheme?**

No new patients will be allowed to join a dental plan including insurance after the 1st February 2018. With this in mind, we plan to make the new dental plans, which provide eligibility for the new Worldwide Dental Emergency Assistance Scheme, available from 1st January 2018, so that no momentum is lost in the promotion of dental plans at the practice.

Patients wishing to join a dental plan prior to 1st January 2018 can still join a plan including insurance provided their start date is no later than 1st February 2018. These patients will then transfer to the new dental plans, providing eligibility for the Worldwide Dental Emergency Assistance Scheme, with effect from 1st February 2019.

➤ **What support will you give me in explaining the changes to my plan patients?**

When we mail all patients with details of the changes, there will be a helpline number for practices and patients to ring with any queries or questions. Full Scheme rules will be provided to all plan patients to ensure they are clear on how the Scheme will operate.

Q&A - GDPR

➤ What is GDPR?

In May next year, the Data Protection Act (DPA) will be replaced by the EU's General Data Protection Regulation (GDPR), a framework with greater scope and much tougher punishments for those who fail to comply with new rules regarding the storage and handling of personal data. While this new framework comes into place as the UK enters the process of uncoupling from the EU, the Great Repeal Act means it is destined to be converted into British law.

➤ What does GDPR mean specifically for:

a) dental practices; and

b) dental practice patients?

GDPR intends to enhance the data protection rights of individuals and introduces new principles that will have a significant impact on how dental practices hold, process, use and share personal data.

Specifically:

a) As a dental practice you need to understand:

- the principles introduced by the legislation to ensure safe handling of data in your day-to-day business at the practice;
- what personal/sensitive data is and how to store, handle and process it;
- how to implement safe and robust patient record keeping processes that demonstrate compliance and accountability;
- how to detect data breaches and how to ensure you take the appropriate steps to inform relevant parties;
- the sanctions for failure to follow the GDPR guidelines in reporting data breaches.

b) Your patients will be reassured that their data is being stored, handled and processed in a secure manner by both their dental practice and other organisations upon whom the dental practice relies to carry out services on their behalf. Dental plan patients will be issued with our new Data Privacy Policy containing details of how we handle their personal data, and in addition, their rights under GDPR as

they relate to consent, their right “to be forgotten”, their right to erasure, their right to access data, their right to rectification of data and, importantly, how we as a data processor will respond to their rights and requests.

➤ **How will these changes be implemented to comply with GDPR?**

In addition to reviewing all of our business processes to ensure the continued safe handling and processing of personal/sensitive patient data:

- we have made the necessary changes to the Agreement that exists between us to reflect our respective responsibilities under the new legislation. This will require the new Agreement to be signed and returned by 15th December 2017;
- a new Data Privacy Policy for plan patients has been developed and this will be issued to all plan patients in January 2018;
- all literature supporting your dental plan(s) is being reviewed; amended and reissued where necessary. This includes patient agreements and dental plan brochures.

➤ **What else will we, as your plan provider, be doing moving forward in relation to GDPR?**

Wesleyan has created a project team to focus on all aspects of the Group’s business to ensure that we remain fully compliant with data protection law, including GDPR.

➤ **Where can we obtain additional information about GDPR?**

The Information Commissioner’s Office (ICO) website contains all the information you need to get you started. If you retain the services of a consultant specialising in legal and compliance matters then they should be in a position to help and so too should your practice management software providers.

Practiceplan

The business of dentistry

Part of the **WESLEYAN** Group

**The Worldwide Dental Emergency Assistance Scheme is operated by
Worldwide Assistance Ltd, part of the Wesleyan Group.**

**A financial services mutual founded in 1841, Wesleyan Assurance
Society provides specialist advice and solutions to the dental profession.**