About the Authors

Cathye L. Smithwick, R.D.H., M.A.

Cathye Smithwick is a nationally recognized consultant, author and expert in all aspects of dental benefits. Ms. Smithwick co-founded the dental consulting practice of Mercer Health and Benefits, later assuming leadership as a principal and national practice leader. She also held an executive position as group vice president of dental affairs for the holding company that includes Delta Dental of CA, Delta Dental of PA and their affiliates. Her clinical practice experience spans more than 20 years as an expanded duties dental hygienist in California, Oregon and Washington, primarily specializing in pediatrics. Ms. Smithwick holds a master’s degree in applied economics from San Jose State University (Educational Equity Enhancement Award), a bachelor of arts in economics from the University of California, Santa Cruz (college honors); and an associate of science and certificate in dental hygiene from Foothill College. She is a member of the California Dental Association, the American Association of Dental Consultants (AADC) and the Palo Alto Rotary Club (PARC). Previously she served on the board and finance committee for the non-profit Foothill-De Anza Foundation, was an advisor to Joint Venture Silicon Valley, was on the advisory committee for the California Oral Health Access Project (Center for the Health Professions, UCSF) and was an advisory committee member for The Institute for Oral Health sponsored by the Washington Dental Service Foundation. Ms. Smithwick has authored white papers on dental policy and testified before the California Department of Managed Healthcare and the Colorado State Legislature’s Interim Committee to Study Health Insurance. She has been widely quoted in major news and industry publications and is a frequent speaker at industry forums and conferences.
Don Mayes, D.D.S.

Donald S. Mayes, D.D.S., was the principal of Don Mayes & Associates, a dental benefits consulting firm in Hershey, Pennsylvania. Don Mayes & Associates specialized in the development and evaluation of dental plans, including network development, benefit design, pricing, requests for proposals, proposal evaluation, quality assurance, utilization review and plan audit. Dr. Mayes was responsible for building, from the ground up, the largest “Blue” dental plan in the country. His tenure with Pennsylvania Blue Shield, now part of Highmark Inc., covered the period 1970 to 1984. Dr. Mayes gave over 100 lectures and seminars nationally and internationally. In addition to a profile in the Wall Street Journal, his consulting activities were recognized in numerous national publications including the Employee Benefits Journal, Business Insurance and Spencer’s Research Reports. Dr. Mayes graduated from Gettysburg College and the University of Pennsylvania School of Dental Medicine. He was a fellow in both the American College of Medical Quality and the Academy of Dentistry International. He was also certified by the American Board of Quality Assurance & Utilization Review Physicians—serving on its executive committee and board of directors. During his long career, he received numerous professional awards and appointments including the University of Pennsylvania Alumni Award of Merit and an appointment by the Governor of Pennsylvania to the State Dental Board. Dr. Mayes authored the prior two editions of this work (1993 and 2002).
About the Contributors

Maxwell Anderson, D.D.S.

Dr. Anderson received his dental degree from the University of Nebraska (1976), his master’s of science in restorative dentistry from the University of Michigan (1983) and his master’s of education from George Washington University (1988). He completed a career in the U.S. Navy in 1990 and has served on the faculty of the University of Washington and Indiana University.

He served as the vice president and dental director of Washington Dental Service (WDS), a Delta Dental Plan in Seattle, Washington from 1994 through 2004. His primary research and academic interests are in the management of dental diseases through treating these diseases as bacterial infections and in the analysis of insurance treatment data to identify best practices on risk-adjusted populations. He is currently actively consulting regarding risk-assessed evidence-based dental plan designs and health outcomes analysis.

Dr. Anderson continues his active role in professional organizations and public service with a primary focus on operative dentistry and cariology. He has been the representative to the American Dental Association’s Code Revision Committee (CDT-2007, CDT-2009 and CDT-2011) for the Delta Dental Plans Association. He chaired the ADA’s Standards Committee on Dental Informatics subcommittee on the Continuity of Care Record (the referral record for dentistry). Dr. Anderson has published more than 50 peer-reviewed papers and contributed to numerous books.

Dr. Anderson served as the president and chief executive officer of C3 Jian, Inc., a California-based biotechnology company from 2006 through 2010. The company is involved in developing targeted antimicrobial drugs, diagnostics and mineralization modulation molecules. For more information, see www.c3-jian.com. He remains an active board member of C3 Jian.
Steve Baker

Mr. Baker has over 20 years of leadership experience in health care management with a proven track record advising, building and transforming companies. Most recently, he was president and chief operating officer of SafeGuard Health Enterprises, a Dental HMO and PPO in Florida, Texas, and California.

He has consulted with many large organizations including the Mayo Clinic, Apple, Taco Bell and several health care providers (e.g., SmileCare). He was born and educated in England, where he received B.A. and M.A. degrees in economics from Cambridge University before moving to the U.S.

Mary Lee Conicella, D.M.D.

Dr. Conicella is the chief dental officer for Aetna. She received her D.M.D. from the Temple University School of Dentistry in 1987 and obtained her fellowship in the Academy of General Dentistry in Toronto in 2000. Dr. Conicella resides in Pittsburgh, Pennsylvania. She was in private practice prior to joining Aetna in 1997. She was instrumental in developing Aetna’s dental-medical integration program and is a member of the Aetna Health literacy work group.

Her professional affiliations include the American Dental Association, the Academy of General Dentistry, the International Association for Dental Research and the Omicron Kappa Upsilon scholastic fraternity. She is chairman of America’s Health Insurance Plans’ dental code work group and a member of the National Association of Dental Plans’ Professional Relations Committee. She serves on the American Dental Association’s Code Revision Committee and the National Dental Association Corporate Round Table.

Tom Dolatowski

Mr. Dolatowski is an industry expert with over 35 years of experience in all phases of health insurance and group benefits including sales team management, benefit plan consulting, product development, brand promotion and market trend analysis. Mr. Dolatowski is the former vice president of marketing/business development for the Delta Dental Plans Association (DDPA) where he worked with Delta Dental member companies to help grow their dental plans to collectively cover over 50 million subscribers with annual revenues totaling over $15 billion. Among his achievements during his nine-year tenure at DDPA, Mr. Dolatowski implemented a national branding initiative, created a national competitive intelligence function for the Delta Dental system, created a national product development process and developed a national vision care product.

Prior to joining DDPA, Mr. Dolatowski spent over 20 years in various sales and marketing positions for major group health insurance carriers and as a welfare benefits consultant. His experience includes directing group sales and account management efforts for John Hancock, Transamerica and CNA Insurance companies—covering virtually every region of the country including account management responsibility for many nationally recognized plan sponsors.
Mr. Dolatowski received his B.A. from Benedictine University and an M.A. from the University of Illinois. In addition to writing numerous articles for industry trade publications, he is interviewed often on a range of benefit topics and a frequent speaker at industry events and webinars. He is currently providing consulting services to health plans, plan sponsors and associated health benefit vendors.

Richard L. Garwood, D.D.S.

Dr. Garwood is a 1968 graduate of the University of Southern California School of Dentistry. After 14 years in private practice in San Jose, California, Dr. Garwood became vice president of Dental Insurance Consultants, Inc. (DIC) and then president of DIC’s sister company, Insurance Dentists of America, Inc. (IDOA), where he pioneered practice pattern analysis and utilization review and management programs for dental PPOs. When DIC and IDOA merged to become Dentistat, Inc., Dr. Garwood became its first CEO and led the development of the nation’s initial NCQA-approved credentialing program for dentists in network-based dental plans.


Aaron Groffman

Mr. Groffman is a 20-year veteran of the employee benefits industry. He is currently president of The Ignition Group, a business intelligence firm he founded in 2004. The Ignition Group specializes in providing competitive intelligence about provider networks to health care companies via its innovative NetMinder web-based platform. The Ignition Group’s clients include the leading national health care companies as well as many regional and local players.

Mr. Groffman previously held the position of vice president of marketing for divisions of CIGNA and United Healthcare. As a board member for the National Association of Dental Plans, he spearheaded the effort to publish accurate and useful industry statistics. He is a regular speaker at industry conferences.

Mr. Groffman holds a B.S. in economics from the Wharton School of Business and an M.B.A. from the University of Miami. For more information, see www.netminder.com.

Bret Guenther, CEBS

Mr. Guenther is an employee benefits veteran with over 29 years of experience. He is currently the president and chief executive officer of Dentistat, a multi-service organization specializing in utilization management, credentialing and related functions; and go2dental, a consumer-focused web platform providing easily accessible information to consumers to aid them in optimal decision making regarding health care choices and management.
As an employee benefits veteran with over 29 years of experience, Mr. Guenther previously held positions with The Travelers Insurance Company. Before that, he was a principal/benefits consultant for The Precept Group.

He holds a bachelor’s of science degree in marketing from San Jose State University and a Certified Employee Benefits Specialist (CEBS) designation from The Wharton School of Business in Pennsylvania.

His clients have included many Fortune 500 companies and he is a sought-after speaker at various health care conferences. For further information, see www.go2dental.com and www.dentistat.com.

Miles Hall, D.D.S.

Dr. Hall has been with CIGNA Dental since March 1996 and is currently the CIGNA Dental chief clinical director since August 2006. He has responsibility for clinical development of policy and product design. He also has responsibility in supporting the client sales and retention efforts from a clinical perspective.

Prior to this position, Dr. Hall was the CIGNA Dental national dental director from July of 1998 to August of 2006. In this position, he had additional responsibility for the utilization review activities regarding claim review criteria, the statistical review and profiling of providers for all of CIGNA's dental products and the quality management program. Dr. Hall was a regional dental director before serving as the national dental director.

Prior to joining CIGNA Dental, Dr. Hall worked as the provider contracts director for a regional medical HMO in Oregon. For six years, he developed and negotiated all provider contracts and developed provider networks in Oregon and Washington including all ancillary providers. Prior to that, Dr. Hall practiced general dentistry in southern California for eight years. He holds a B.S. and M.B.A from Brigham Young University and is a graduate of the University of Pacific Dental School, as a D.D.S.

Ronald Inge, D.D.S.

Dr. Inge is the vice president of professional services and dental director for Washington Dental Service. He has a broad base of knowledge and experience in the dental benefits industry. His multi-functional capabilities include network development, contracting and provider relations, as well as overseeing and setting clinical policy. He has an extremely well-rounded dental business background, having directly led or collaborated in business decisions ranging from clinical to sales and underwriting. Dr. Inge is also a nationally known and respected speaker on the topic of dental benefits.

As the executive director of the Institute for Oral Health, Dr. Inge has championed efforts to publicize innovative solutions to many of the current challenges to improving oral health. The mission of the Institute for Oral Health is to advance oral health care by identifying effective and efficient guidelines for treatment, access and delivery of health care, and to promote best practices by
serving as a central resource for shared practical knowledge and collaboration to benefit the dental profession and the public.

Dr. Inge has also served as an associate executive director, Division of Dental Practice, at the American Dental Association (ADA). His responsibilities at the ADA were to provide strategic leadership in policy development and implementation for the division of dental practice that included practice management, dental benefit programs, access-to-care issues and disease prevention.

Prior to joining the ADA, Dr. Inge was Aetna Dental’s chief dental officer where he oversaw Aetna’s dental clinical quality and utilization management programs. He was instrumental in conveying the value of medical/dental integration and driving initial validation studies related to the integration concept.

Dr. Inge gained his knowledge of managed dental care while working in California. He served as the vice president of professional services and chief dental officer for PMI, the managed dental care division of Delta of CA. Prior to PMI, he served as the senior vice president of provider relations at DentiCare of California.

Dr. Inge has 15 years of private practice experience as a general dentist. He received his Doctor of Dental Surgery degree from UCLA and a bachelor’s degree in human biology from Stanford University.

**Carl W. Ludwig**

Mr. Ludwig is a health care professional specializing in dental plan benefits. He has worked for numerous health organizations and has 25 years’ experience with his most recent employer, Delta Dental of California. At Delta, he has held leadership positions in underwriting, marketing and sales and currently holds the position of dental biostatistician. Mr. Ludwig was also the business director for Delta Dental’s initial data warehousing program, which focused on provider and claim treatment analytics. He holds a master’s degree in biostatistics from the University of Michigan School of Public Health.

**David B. Morse, J.D.**

Mr. Morse is a 1965 graduate of the University of Minnesota Carlson School of Management (B.S., Accounting) and a 1970 graduate of William Mitchell College of Law in St. Paul (J.D., cum laude). From 1971 to 1997, he was in the private practice of law in Minneapolis, most recently with the firm of Best and Flanagan LLP where he was a member of the management committee from 1992 to 1997 and the managing partner from 1994 to 1997. He has been general counsel to Delta Dental of Minnesota since 1982 and on a full-time basis since 1998. In April 2009, he was appointed president and chief executive officer of Delta Dental of Minnesota. He was also general counsel, a director and chair of the board of medical device manufacturer, Aequitron Medical, Inc., from 1989 to 1996. While in private practice, he received a Martindale-Hubell “av” rating. Mr. Morse retired from his tenure at Delta in 2011.
**Herbert James Ong**

Mr. Ong is president and chief executive officer of Healthentic Inc. An experienced executive leader with over 20 years’ experience in the health care technology industry, he has developed significant expertise and leadership in the advancement of health care software and informatics solutions. In his current role as president and CEO of Healthentic, a leading source for whole health intelligence, Mr. Ong is particularly known for his expertise with respect to the relationship between dental and medical informatics as well as the relationship between software and informatics.

He has a broad background and field experience in executive management, partnerships, business operations and product management with the entire suite of technology solutions gained from working for companies such as Thomson Reuters, IBM Global Services, Philips Electronics, Medibuy (now Global Health Exchange) and Cerner Corporation.

Mr. Ong holds a bachelor of science degree in pharmacy from the University of British Columbia and a master's degree in business administration from Simon Fraser University. For more information, see www.healthentic.com.

**Clayton Pesillo, D.D.S.**

Dr. Pesillo is dental director for United Concordia Companies (UCCI). He also practices general dentistry in central Pennsylvania as part of a small group practice that he started in 1972. He has served on the Blue Cross Blue Shield Association's Dental Advisory Committee, was recently past president of the American Association of Dental Consultants (AADC) and is a certified dental consultant of the American Association of Dental Consultants. He has authored many published articles.

Dr. Pesillo's experience in the dental benefit industry spans 37 years. He began reviewing claims for Pennsylvania Blue Shield, the precursor to UCCI in 1975. He became Pennsylvania Blue Shield's dental director in 1984.

Dr. Pesillo received his dental degree from University of Pennsylvania School of Dental Medicine in 1971. He has received certification in evidence-based dentistry from the Forsythe Institute in Boston.

**J. Joseph Prendergast, M.D.**

Dr. Prendergast has been a practicing physician for over 30 years. He is board certified in internal medicine as well as endocrinology and metabolism. A graduate of Wayne State University in Detroit, Michigan, he completed a fellowship in endocrinology and metabolism at Henry Ford Hospital, Detroit, MI and his residency at the University of California, San Francisco.

Dr. Prendergast has published over 40 medical articles in well-known publications such as the *Journal of the American Medical Association*, *The New England Journal of Medicine* and *Diabetes Care*.

In 1986, Dr. Prendergast formed a single specialty endocrinology practice (Endocrine Metabolic Medical Center) and a non-profit research foundation (Pacific
Medical Research Foundation). In 1999, he founded DiabetesWell, an eClinic that managed patients with diabetes to lead healthier, longer lives. His book, Dr. Joe’s Rx for Managing Your Health, explains how he overcame his personal obstacles to achieve success and how the lessons he has learned can apply to your life. For more information, see www.endocrinemetabolic.com.

Daniel J. Priga, CEBS

Mr. Priga is a partner in Mercer’s health and benefits practice and is the business leader of its performance audit group specialty practice. Based in Pittsburgh, Mr. Priga leads the specialty practice that focuses on health plan claims, customer service and administrative services. His areas of expertise include claim administration, customer service, performance improvement, evaluation of claims and call administrative functions, and quality improvement strategies.

He has 30 years of experience in the area of claims, call and quality administration. Before joining Mercer in September 2003, Mr. Priga worked for a major commercial insurance carrier in various management positions in claims administration, customer service, operations and quality management. Most recently, he was responsible for leading that carrier’s efforts to improve the level of claims, call, plan administration and quality data entry supporting customer service operations. He also spent eight years at another consulting firm where he co-led its claim audit practice.

Mr. Priga is a graduate of Gettysburg College and received an M.B.A. from St. Joseph’s University. He has also achieved the Certified Employee Benefit Specialist (CEBS) designation.

Herschel Reich

Mr. Reich is currently a vice president in the financial advisory and actuarial services consulting practice of OptumInsight. He joined the company in 2005 and has helped significantly grow the New York market as the office manager. He is also the firm’s national lead in all specialty and ancillary health care products. He has worked in the actuarial health care and managed care arena for more than 25 years. His experience includes specialization in strategy assessments, performance improvement, pricing, underwriting, reserving, product development, alliances and vendor management.

Mr. Reich currently leads his company’s efforts with the retiree drug subsidy and early retiree reinsurance programs and is a former leader of the firm’s Medicare management group. Other recent projects include evaluating marketing and product positioning strategies of carriers in the dental insurance market and performing due diligence activities associated with a carrier entering the ancillary benefits market. He also develops and analyzes unpaid claim liabilities and policy reserves and performs operational reviews of actuarial, rating, finance, underwriting and all customer service and administrative departments in conjunction with M&A integration activities.
Prior to joining OptumInsight, Mr. Reich held actuarial and executive roles in group health care, dental and vision for the Guardian Life Insurance Company of America. During his tenure at Guardian, he led it to a significant growth of its dental business, with it becoming one of the industry’s leaders with over $1 billion in annual revenue.

Mr. Reich received a bachelor’s degree in mathematics from Bernard M. Baruch College. He is a fellow of the Society of Actuaries and a member of the American Academy of Actuaries. He is also a frequent speaker at both actuarial and health care industry meetings. For more information, see www.OPTUMInsight.com.

**Benjamin L. Schechter, D.D.S.**

Dr. Schechter is a seasoned consultant with over 35 years of experience with consulting and clinical practice. He is the owner and founder of Ben Schechter and Associates, a private consulting firm. His consulting experiences include dental program administration evaluation, auditing and strategic planning, and designing dental care controls to reduce abusive billing practices. He has worked with large corporations, providers, carriers and government.

His experiences include all facets of dental plan design, establishing and/or monitoring dental networks in regions throughout the United States, managing provider recruitment and relations, developing provider and subscriber contracts, creating user-friendly handbooks and conducting seminars for marketing and member services. He has monitored networks throughout the United States for quality of care and value. He is experienced with risk and non-risk network models.

Dr. Schechter has worked as a principal at a worldwide consulting firm, served as director of dental programs for a national HMO, was senior vice president of a dental consulting group, managed a dental practice and is currently the director of patient services at Case Western Reserve University School of Dental Medicine.

He earned a B.S. from Bowling Green State University and a D.D.S. from Case Western Reserve University. He is a member of the American Dental Association, the American Association of Dental Consultants and the Association of Certified Fraud Examiners. He has published works on topics ranging from dental care networks to controlling inappropriate billing practices. He has also presented to numerous professional organizations including the American Dental Association, the American Managed Care Review Association, the International Foundation of Employee Benefit Plans and the IBC USA Conference on Managed Dental Care Networks.

**Ed Schooley, D.D.S.**

Dr. Schooley is vice president and dental director for Delta Dental of Iowa. He has been a member of the Delta Dental Plans Association (DDPA) Dental Policy Committee and has represented DDPA on various issues to the Code Revision Committee of the American Dental Association and to the National Committee on Vital Health Statistics. Dr. Schooley was also a recent president of the American Association of
Dental Consultants (AADC). He currently is adjunctive assistant professor at the University of Iowa's College of Dentistry and serves as a current board director of the Delta Dental of Iowa Foundation.

His prior experience includes 28 years of progressive experience in the dental benefits industry including 12 years in dental director positions at some of the largest companies in the country. He received his dental degree from the University of Iowa College of Dentistry and Master's degree in health administration from the University of Colorado Health Sciences Center. He is a fellow in the Academy of General Dentistry and a certified dental consultant of the American Association of Dental Consultants.

**Jon Seltenheim**

Mr. Seltenheim is the senior vice president, business and government strategy, for United Concordia Companies, Inc. (UCCI). Mr. Seltenheim is responsible for United Concordia’s health care reform activities, eBusiness, government contracts and strategic partnership implementations. He possesses over 30 years of group insurance and managed health care experience.

Mr. Seltenheim earned a B.A. in business administration from Westminster College of Pennsylvania and received his M.B.A. at Miami University of Ohio.

He joined the Harrisburg-based United Concordia in 1997. Prior to United Concordia, Mr. Seltenheim had been with CIGNA Healthcare in a variety of field and home office positions in dental as well as the other health care related products. Subsequent to CIGNA, he held the position of chief operating officer of MIDA Dental Plans, which was acquired by United Concordia in 1996.

He is the chair of the National Association of Dental Plans Task Force on Healthcare Reform. He served on the NADP Board of Directors for five years including the position of board chair from 2003 to 2006.

**Alan Vogel, D.M.D.**

Dr. Vogel is an independent dental consultant. Among his clients are MetLife and FAIR Health®. Previously, he was national dental director of MetLife’s group dental business where he was responsible for supporting MetLife’s sales organizations across all distribution channels, developing dental's market facing strategies, and working with dental brokers and consultants. In addition, he had responsibility to grow and maintain the dental networks for MetLife's dental products.

Prior to working at MetLife, Dr. Vogel developed a consulting practice working directly with Dentistat/Insurance Dentists of America and consulted for organizations such as Towers Perrin, Buck Consultants and The Segal Company. Additionally, he served as a dental consultant for the federal government’s Medicaid programs (Region II), large employers such as Exxon, and various dental schools addressing the impact of managed care in the dental industry.

Prior to working with Dentistat, Dr. Vogel worked for Metropolitan Life and The Travelers, specializing in the development of both managed and indemnity dental
products. He has over 20 years of managed care experience, including private practice, and eight years of providing dental care in the military. He holds a master's degree in public health from Johns Hopkins School of Public Health, a D.M.D. from the University of Pittsburgh School of Dental Medicine and a bachelor of science degree from Temple University.

**David E. Wesley, D.D.S.**

Dr. Wesley is the dental consultant to America’s Health Insurance Plans in Washington, D.C. He is an AHIP staff member of the ADA’s Code Advisory Committee and has been involved with the Code Revision Committee of the American Dental Association since CDT-1. Dr. Wesley is a past president of American Association of Dental Consultants (AADC) and past president of the Minnesota component of the American Society of Dental Anesthesiology. He has also been the chairman of the HIAA Dental Relations Committee in Washington, D.C.

His prior experience includes 27 years of progressive experience in the dental benefits industry including 20 years in national dental director positions at Aetna Life and Casualty, and Mutual of Omaha. He received his dental degree from the University of Minnesota. He is a certified dental consultant of the American Association of Dental Consultants.

During his long career, Dr. Wesley has spoken coast to coast on numerous dental insurance-related issues. He has authored many articles, had one book published and was involved in AHIP’s paper *Guidelines for Evidence Based Dental Care*, for the insurance industry.

**Ruth Ann Woodley**

Ms. Woodley joined Ruark Consulting, LLC in 2004 and developed its dental consulting practice. The primary focus of her practice is developing competitive information and helping carriers use data and analytics to develop business strategies. She created the first national study of dental PPO network discount and size data—now recognized as the industry’s standard source of competitive information—and has developed other competitive intelligence tools.

Prior to joining RCL, Ms. Woodley spent 11 years with CIGNA Corporation. There she served as the actuary for CIGNA Dental and the reserving actuary for CIGNA Healthcare, among other roles.

She volunteers for the National Association of Dental Plans and the Society of Actuaries. Originally from North Carolina, she graduated from the University of North Carolina—Chapel Hill with degrees in both mathematics and music. She now lives in Bloomfield, Connecticut. For more information, see www.ruarkonline.com.