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COMMONWEALTH OF KENTUCKY  
CABINET FOR HEALTH AND FAMILY SERVICES  
FOR MEDICAID SERVICES

IN RE: DENTAL TAC

HELD VIA ZOOM

DATE:  
NOVEMBER 3, 2023  
2:00 P.M.

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**A T T E N D E E S :**

Garth Bobrowski, DMD, Chairman

Joe Petrey, DMD

John Gray, DMD

(and many more were on ZOOM)

1 MS. BICKERS: It looks like it's just now  
2 2:00. Oh, I'm sorry, I'm echoing. So we  
3 are clearing out the waiting room. We  
4 still have several trying to log in. I  
5 believe I saw three committee members log  
6 in.  
7 DR. BOBROWSKI: That's going to be correct  
8 for today.  
9 MS. BICKERS: Okay. Okay. Perfect.  
10 DR. BOBROWSKI: Do you want to do roll call  
11 in a minute?  
12 MS. BICKERS: We sure can. Give me just a  
13 second. We're about clear in the waiting  
14 room. Okay. It looks like -- and I do  
15 apologize, I'm getting some feedback. It  
16 looks like I've got a Dr. Bobrowski on. I  
17 have Dr. Gray and Dr. Petrey. Is there  
18 anyone that I missed? Okay. You do have a  
19 quorum.  
20 DR. BOBROWSKI: Okay. Well, thank you.  
21 And we want to go ahead and get started.  
22 Want to welcome everyone to the Dental TAC  
23 Meeting. And we do have quorum for our  
24 meeting today. And Dr. Carol Braun will  
25 not be able to be here today due to a

1 family issue that has come up. And I'm sad  
2 to report that Dr. Phil Schuler is having  
3 to resign from the TAC. And he apologizes,  
4 but he's got some health issues. And he  
5 said he's always enjoyed being on the TAC.  
6 And if he gets his health straightened back  
7 up, he'd like to return. But you-all,  
8 let's all keep him in our thoughts and  
9 prayers. He's going to need a lung  
10 transplant. So he's got some serious  
11 health issues going on.

12 And we will go ahead and approve the  
13 minutes from our last meeting. If one of  
14 our TAC members would make a motion and a  
15 second, that would be great.

16 DR. GRAY: Motion made, John Gray.

17 DR. PETREY: Second, Joe Petrey.

18 MS. BICKERS: Guys, do you mind to turn  
19 your camera on for me for the open records  
20 law? Sorry.

21 MR. GRAY: Well, you have to tell me how to  
22 do that.

23 MS. BICKERS: You should have a little  
24 video-like icon next to your microphone.

25 DR. BOBROWSKI: John, mine comes up on the

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lower left corner.

MR. GRAY: Is that working now?

MS. BICKERS: Yes, sir. Thank you.

DR. BOBROWSKI: And so that's a unanimous vote. And I'll move on to old business.

There's a few things that DMS was going to look up for us from our last meeting, and I just got some of them listed. Like I say, some of these things come up right after I send in the -- it never fails, every time I send in the agenda, I'll get some pretty important stuff that we need to talk about that comes up the week or two before our meeting.

But I was just interested to find out why a change was made -- it used to not be any criteria on restorative limitations of a timeframe to repair something, and then it went to six months and then it went to 12 months. Is there a reason this was made?

MR. DEARINGER: Yes, sir. This is Justin Dearing with the Department for Medicaid Services. Can you see me? My --

DR. BOBROWSKI: Yeah.

MR. DEARINGER: All right. Okay. So the

1 change from six months to 12 months, that  
2 was originally on the fee schedule for 12  
3 months. I think it's been in the system as  
4 12 months. We never had it at six months.  
5 So I think we had a fee schedule that had  
6 came out -- we had a -- as you-all know,  
7 multiple fee schedules this year in 2023.  
8 And so in adding all the codes that we've  
9 added, changing all the different codes and  
10 limitations, the majority of that came from  
11 provider feedback, a lot of it came from  
12 this TAC's feedback that we were able to  
13 make a lot of changes. And so several  
14 typos were on some of the original -- or  
15 some of the fee schedules that kind of  
16 popped up on there.

17 So in the system it was always 12  
18 months. I think we mistakenly had it listed  
19 at six months at some point, but changed  
20 that back to 12 months. And that's just  
21 based on all of our research from  
22 surrounding states. But since it came up  
23 and since you had asked the question, we  
24 started looking at that for 2024's fee  
25 schedule. And that's something that we're

1 still kind of pending, but may be changed  
2 when 2024's fee schedule comes out.

3 DR. BOBROWSKI: Okay. See, when you --  
4 Justin, when you deal with us old gray  
5 heads, you know, we go back a long way on  
6 some of those old fee schedules and it  
7 just -- I don't ever remember it being on  
8 there in the past, but I would say as a  
9 recommendation that -- I'll see what the  
10 other TAC members think, too, but as a  
11 recommendation it might need to be looked  
12 at.

13 A lot of our patients are --  
14 especially our adults, you know, they just  
15 got fillings on top of fillings. And a lot  
16 of times it can be a front tooth, it can be  
17 a back tooth. And some of these folks are  
18 bruxers, grinders, clenchers. They will  
19 break off a front tooth and, boy, they got a  
20 wedding to go to, but you just fixed it,  
21 like, seven months ago. Now, does that  
22 become a non-covered service and they will  
23 just have to pay out of pocket for it? So  
24 it puts us in the dilemma of, you know,  
25 sometimes folks can't -- they can't pay for

1 it, but what are we to do? So and -- so I  
2 don't know. Other comments from any TAC  
3 members?

4 I've got several patients -- I've got  
5 two groups of them myself that are traumatic  
6 brain injury patients. Some have teeth,  
7 some don't, but a lot of the ones that still  
8 do are pretty heavy bruxers. And unless we  
9 want to just go ahead and put caps on all of  
10 them, that might be the next best thing to  
11 do. But see, up until this year caps  
12 weren't allowed to do. So we -- I think we  
13 would need to maybe look at that for 2024.

14 And moving on to -- on our fee list,  
15 it -- on the community health workers, it  
16 uses CPT codes, but dentists can't use  
17 those. We can use the CD codes. And I know  
18 we've been talking about that off and on,  
19 but, Justin, do you-all have a way to work  
20 around that or -- and seemed like we had  
21 something just about worked out and I forgot  
22 what it -- what we had on it.

23 MR. DEARINGER: Yes, sir, that's okay. One  
24 thing to remember, too, in the previous  
25 topic, you know, previous fee schedules

1 didn't have any of the limitations, didn't  
2 have a lot of the limitations. We had a --  
3 we did a fee schedule project this year in  
4 2023, because the fee schedules didn't  
5 always match what billing actually paid.  
6 The fee schedules didn't have a lot of the  
7 limitations, the -- some of the different  
8 things that you-all would like to see on  
9 the fee schedule when you're actually  
10 working on it.

11 And so during this fee schedule  
12 project, we went through, we made sure that  
13 all the fees were accurate as far as what  
14 they were actually being paid in the system.  
15 We made sure that everything matched up.  
16 And we tried to include any limitations that  
17 were listed in the system itself. So you'll  
18 see a lot of things pop up that were not  
19 previously there maybe. They were already  
20 in the system, but they maybe were not on  
21 the fee schedule.

22 As far as the CHW issue goes, we had  
23 several options that we had put forward. We  
24 sent those options in August, I think the  
25 end of August, to some of the MCO dental

1 providers to get comment on. We've reached  
2 out a couple of times in the month of  
3 September and still haven't heard back from  
4 those. So one of the things that I'd like  
5 you-all to do as a TAC, we've got -- there  
6 are some issues -- as you-all know, those D  
7 codes came out this year and they are  
8 completely different than the CPT codes that  
9 we use. And one of the biggest issues --  
10 the two big issues. One is when CMS audits,  
11 they -- you know, we have to make sure that  
12 the CPT code -- or the D code matches what  
13 we're doing. And another big issue is that  
14 on your-all's billing system, they don't use  
15 modifiers. And so those modifiers would  
16 have helped us a lot too to come up with  
17 some solutions on the difference between the  
18 CPT codes and the D codes.

19 But in the meantime, while we're still  
20 working out a solution, one of our options  
21 that we suggested was to do -- use one D  
22 code for CHW services, and then you-all just  
23 bill an amount for those as far as how many  
24 times that's being billed. It would be one  
25 flat fee. So you wouldn't be able to do a

1 group of people all together because we --  
2 that would be the issue of us trying to  
3 figure out how to code that and you-all to  
4 bill that, the groups of people together.  
5 But so far what we've seen about 90 percent  
6 of the billing for CHW services in 2023 has  
7 been individual billings. And so I think we  
8 could go ahead and resolve that for you-all  
9 while we work out the issue of how to work  
10 in the other fees for providing CHW services  
11 to multiple people at one time. So  
12 that's -- that's an option that we would  
13 like to put forward. We've put that option  
14 forward to some of the MCO providers, making  
15 sure that would work in their systems. But  
16 I think that's something that we would like  
17 to move forward with. As long as it works  
18 in the system, I think it should. I think  
19 it will. And as we're waiting, we may go  
20 ahead and just kind of implement that and  
21 see if that works out. And then if it  
22 doesn't, we can do something else.

23 But, you know, we've been waiting for  
24 a few months now. I think it's time to kind  
25 of move forward with that. So you will see

1 something within the next couple of weeks.  
2 We will send out a provider letter talking  
3 about the exact solution. And it won't  
4 be -- again, it won't be exactly what other  
5 providers have because your-all's system  
6 doesn't use modifiers, but it will be at  
7 least something to get you 90 percent of the  
8 way there, if that makes sense.

9 DR. BOBROWSKI: Yeah, that makes sense,  
10 yeah. As you're talking, it kind of came  
11 back to that we were looking at one code, D  
12 code, to come up with to handle that. All  
13 right. Great.

14 There's -- and I'm not really on that  
15 fee schedule project myself, but I've  
16 noticed and sent in some suggestions, but  
17 there's still some typos and things that  
18 need cleaning up in there. One of them was  
19 the cleanings. Just wondered the rationale  
20 for it. It was changed to per provider, per  
21 six months. And that was, you know, could  
22 allow patients to go once a week and get a  
23 cleaning done.

24 MR. DEARINGER: That was a -- that was a  
25 typo that we've corrected. Of course,

1 we -- that won't -- you know, it takes a  
2 while to actually make the change show up  
3 on the -- online. But if you were to go  
4 get one of those codes billed, say, at your  
5 office and then that same individual went  
6 to another office, that code would be  
7 denied. So that's -- that's something  
8 that's not in the system. It was a typo  
9 and we're in the process of changing that.  
10 DR. BOBROWSKI: Okay. Good deal.  
11 DR. MCKEE: Justin, this is Julie McKee  
12 Wasn't it added per member, per provider  
13 and both of them applied?  
14 MR. DEARINGER: Explain that again now.  
15 What?  
16 DR. MCKEE: That the prophy code was  
17 services per member, per provider. So both  
18 of those would be applied to the service so  
19 that the provider could do them every week,  
20 but the member couldn't get one every week.  
21 MR. DEARINGER: That's -- that's correct.  
22 Although, it's kind of incorrectly worded  
23 on that fee schedule. I believe just per  
24 member would suffice. So we're looking at  
25 that and making that change.

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DR. MCKEE: Okay.

DR. BOBROWSKI: Okay. And then another one -- and we're getting some phone calls from the pediatric dentists on the code, the D2934, which are those famous steel crowns, and, again, the same thing, it was a typo was in there of per, per. And I would say it was per member, per provider, but I don't want to guess because this is your-all's job.

But one of the other things was, it listed it as for primary teeth. But in the columns it also lists it as eligible for Teeth 1 through 32, which are permanent teeth. And then another problem is out beside that, usually pediatric dentists and general dentists that see children and put those famous steel crowns on are -- it is generally as a temporary crown to better hold the tooth in position, because it helps to create and leave space for the permanent teeth as in -- instead of extracting the tooth.

Now, the problem is, is it's down there as one per five years. And that's

1           what the pediatric dentists are complaining  
2           about, is that sometimes it's like around  
3           Halloween or Easter when all these kids get  
4           all these candies, they'll -- and it happens  
5           during the year any time, but they get these  
6           candies and they will pull a crown off.  
7           Well, in pulling it off, they chew again and  
8           again and it just mangles the crown, and so  
9           the dentist or the pediatric dentist would  
10          have to put another one on. But if -- and I  
11          don't know if -- in doing the fee schedule  
12          project, that if someone just saw the word  
13          crown and put it down as one per five years  
14          just like the permanent crowns are. So that  
15          might be something to look at when -- to not  
16          put that kind of a limitation on the  
17          pediatric dentists and the GPs that are  
18          doing a lot of those for the children. I  
19          don't know -- I didn't know if you-all had  
20          recognized that or not or...  
21          MR. DEARINGER: We actually did. That's  
22          one of the things that we're looking into  
23          for 2024. It may be later in 2024, because  
24          it requires a fiscal analysis, because  
25          that's actually the way it's in the system.

1 So -- but we are looking at it and seeing,  
2 you know, what kind of fiscal impact that  
3 might have.

4 DR. BOBROWSKI: Okay. Let me see here.  
5 I'm trying to make myself some notes on  
6 some of this, so I don't have to ask again  
7 on these. Well, and it was kind of the  
8 same thing, Justin, with those codes at  
9 D2930, 2932. Those are kind of the primary  
10 teeth codes, but -- and then there's  
11 another one D2951. It actually uses a  
12 different tooth numbering system than I  
13 think the rest of your fee schedules.  
14 There's a Palmer numbering system, a FDI  
15 system, a universal numbering system. And  
16 as best as I could see, that one right  
17 there picked out a different tooth  
18 numbering system than anywhere else in the  
19 fee schedule. So that's another one  
20 you-all might want to look at.

21 MR. DEARINGER: I'm taking some notes too,  
22 so we'll --

23 DR. BOBROWSKI: Okay.

24 MR. DEARINGER: I did want to let you know,  
25 I saw No. 4, where we had -- we've had

1 multiple requests for increase of fees,  
2 various fees, we have different D codes  
3 that are listed on there. I think at this  
4 time we have three different decision memos  
5 that have been created and shared and those  
6 memos go up, show different options for  
7 increasing rates. We've already done  
8 research in other states. When we do  
9 research, we contact each state directly  
10 and get their current rates that their  
11 system is actually paying. We don't use  
12 any kind of -- anything that's put out by  
13 anybody else, so we contact those directly.  
14 And we -- we compare and contrast those and  
15 then we send those in and do a fiscal  
16 analysis of where -- or what -- you know,  
17 additional funds we would need and if that  
18 funding is available. So those answers to  
19 all of those should be sometime in 2024  
20 with those -- with the budget and where we  
21 are with those.

22 We did have one code, and that will be  
23 kind of coming out a little bit later as  
24 well, that kind of falls in that group. And  
25 that was actually incorrect on the fee

1 schedule that was billed at a higher rate  
2 than -- or it was showing a lower rate than  
3 what it was actually being -- or supposed to  
4 have been paid for. So that code -- and I  
5 thought I had that written down. I can't  
6 remember exactly the code. Kelly Kitchen's  
7 on here. Kelly, do you remember what code  
8 that was exactly?

9 MS. KITCHEN: Yes. It's the D1110, and  
10 it's currently showing at 40- -- should be  
11 60.13. And it is showing -- let me look.

12 DR. BOBROWSKI: 46.25? Yeah.

13 MS. KITCHEN: Yes, 46.25. It should be  
14 \$50.13, so we'll be updating that.

15 MR. DEARINGER: Yeah, D1110.

16 MS. KITCHEN: Yeah.

17 MR. DEARINGER: But the rest of them, like  
18 I said, are in the decision memo process.  
19 And we will have answers to those as -- as  
20 we get the fiscal analysis back. Probably  
21 be first part of 2024.

22 DR. BOBROWSKI: Okay. One of the things  
23 I -- I just got a report -- you know, was  
24 looking at these other states. And I just  
25 got a report from Indiana and they were --

1           they were talking about the number one  
2           reason dentists don't -- they did a study  
3           up there -- that don't accept or stopped  
4           seeing Medicaid patients was -- the number  
5           one was reason because of the low  
6           reimbursement rates. And I know at our  
7           Medicaid forum, one of the things that we  
8           had done was try to talk about moving  
9           Kentucky from 49th in oral healthcare, move  
10          them up -- move us up that ladder. And I  
11          know, Dr. McKee, they did a study, and even  
12          through the KDA -- it wasn't a scientific  
13          study done through the KDA. But in talking  
14          to most of our members, that the low rates  
15          that have not been increased since 2002 was  
16          the number one reason why some dentists  
17          will totally drop out of Medicaid. Some  
18          dentists will keep their Medicaid number,  
19          but stop seeing patients.

20                   And -- but -- and I notice that other  
21          states around us are even involved with  
22          their legislature on improving the dental  
23          rates for people in other states. I know  
24          Maryland is another state that just this  
25          year started doing adults. And Maryland's,

1 on a lot of their rates, are much higher  
2 than what Kentucky is getting.

3 But my goal is just to see that  
4 patients get good dental treatment, get good  
5 oral healthcare. But if there's a lot of  
6 things out there that are hindering the  
7 business process of it, well, we got to see  
8 what we can do or else -- I've told some  
9 other folks, if you can't pay for it all,  
10 well, you know, you may have to drop some  
11 items and pay a little better on what you  
12 can do, but -- and, for instance, I got a --  
13 let me turn my page here. I got a report  
14 from a dental group. And I've got it kind  
15 of in a chart form. But started in 2019,  
16 their costs per day to run their offices  
17 went up 3.5 percent in 2020. Went up  
18 another 11.7 percent in '21, and for 2022  
19 they went up another 22.4 percent. Our  
20 costs to run our business and provide the  
21 care is astronomically going up.

22 Wages, for example, a patient  
23 coordinator was getting \$43.58 per hour in  
24 '21. Now it's gone up to 49.17, a  
25 13 percent increase. Dental assistants have

1           gone up 12 percent in one year. Hygienists  
2           have gone up 24 percent. I've got the --  
3           more numbers with it here, but part of the  
4           problems is, is inflation and our workforce  
5           shortage over the last few years is really  
6           taking a hurt on any kind of profit margin  
7           we used to have. These are just some  
8           reports that I've gotten from other dental  
9           groups, so I just wanted to share those.

10           Any -- let's see. Any TAC member got  
11           any other comments or questions on the fee  
12           schedule? If you don't, we'll keep moving  
13           along.

14           All right. Hearing none, I just  
15           wanted to give a brief report on our  
16           Medicaid forum that we had at the KDA annual  
17           meeting. And we really had a good turnout  
18           for the Medicaid forum. And, again, I  
19           wanted to thank Avesis for providing the  
20           lunch. I wanted to thank all the  
21           participants that came. And I wanted to  
22           especially thank Commissioner Lee for being  
23           brave enough to show up. But I think she  
24           was the highlight of the show, because she  
25           was there to answer questions and I thought

1 she did an excellent job answering those  
2 questions and, you know, fielding the  
3 concerns that practitioners had. And I just  
4 wanted to give a brief report that I thought  
5 it turned out to be a very good forum.

6 Now, is there any other old business  
7 that we need to talk about?

8 Okay. I'm going to move on to new  
9 business.

10 DR. GRAY: Garth?

11 DR. BOBROWSKI: Yes.

12 DR. GRAY: John Gray. I would like to  
13 second your comments about Commissioner  
14 Lee. I think it was extremely helpful and  
15 extremely well-received. I think if  
16 there's any way to make that a yearly kind  
17 of thing and get in touch with the dental  
18 providers, I would encourage that because  
19 it certainly was very helpful this year.

20 MS. LEE: Hi, Dr. Gray, Dr. Bobrowski.

21 I've been sitting back listening. Thank  
22 you-all for your kind words. And I think,  
23 you know, definitely as long as I'm here,  
24 I'm always -- always up to come to the  
25 conferences. I think that it's very

1 important to listen to our providers that  
2 are treating our Medicaid members. And I  
3 think, you know, regardless of who's in  
4 this chair, continue to invite someone from  
5 the Department to those meetings. I think  
6 it was a really good conversation and I  
7 appreciated learning some of the -- some of  
8 the issues that the Medicaid providers are  
9 wrestling with right now. And just, you  
10 know, really look forward to future  
11 conversations to make sure that we are  
12 doing all we can to not only improve the  
13 health status of our members, but to take  
14 as many administrative burdens away as we  
15 can from our providers so they have more  
16 time to treat our members.

17 DR. BOBROWSKI: Well, we really appreciate  
18 your willingness to talk with us and, you  
19 know, try to work out some things that --  
20 you know, like you said, to take some of  
21 that administrative burden away. And I'd  
22 really like to see all of us, even the  
23 other TACs, work together to move the  
24 healthcare in Kentucky up those ladders,  
25 because Kentucky's not -- country folks

1           ain't doing so good. You know, where we  
2           just need to -- we need to help people --  
3           and I'm -- I got a little thing else there  
4           in new business to talk about that just  
5           briefly, to look at some things and ideas  
6           and -- but I want to, again, thank you,  
7           Commissioner Lee, for all your help and  
8           support and giving out information and just  
9           be willing to talk with us. That means a  
10          lot.

11                        I'll go on to new business. Of  
12          course, I've already sent this to  
13          Commissioner Lee, but there was -- and I'm  
14          sure it was -- hopefully it was just a typo  
15          on the oral pathology codes that had been  
16          listed as for all ages. But then, I guess,  
17          in one of the new revisions, it got shown as  
18          only for patients under 21. So I put down,  
19          is this a typo or has this been a major  
20          change?

21          MR. DEARINGER: Commissioner, would you  
22          like me to speak about that?

23          MS. LEE: Yeah.

24          MR. DEARINGER: Okay.

25          MS. LEE: You can go ahead, Justin.

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MR. DEARINGER: Okay.

MS. LEE: And I'll chime in if I need to.  
Thanks.

MR. DEARINGER: Sure. So like I said, when we -- as you-all know, we updated this fee schedule multiple times in 2023. This was a typo that was listed on the fee schedule briefly. That wasn't long on the fee schedule. I think it may have been on there for a couple weeks, two or three weeks, that that was on there and we corrected that. It's never paid in the system that way. However, because of that, it's been brought up that that may be something that is needed, and I think we are currently looking at that. And maybe Commissioner Lee can talk a little bit more about that.

MS. LEE: Yeah. So we have had some conversations about the oral pathology codes. There's just -- you know, there's a small subset on the fee schedule. And it really kind of doesn't make sense for us to cover them under 21 and not over 21, because I would assume that all -- most of

1 the biopsies that you-all do are for over  
2 21. So we are going to pull together a  
3 policy. We are just looking at a few other  
4 things, but we'll pull up together a  
5 policy. We are going to start covering  
6 those for over 21, but we are just getting  
7 a little -- a few more little bits of  
8 information together. We are going to do  
9 that policy, send it out to the MCOs. And,  
10 of course, you know, circle back with the  
11 dental community, keep them in the loop on  
12 what we're doing and what that policy is  
13 going to look like. So we will have  
14 something out, you know, hopefully before  
15 the holidays on that -- on that code and  
16 what our policy is, but we will be -- we  
17 will be covering those.

18 DR. BOBROWSKI: Okay. Thank you very much.  
19 The oral surgeons and the universities were  
20 starting to get nervous on that, because  
21 the oral pathologists -- and I got some  
22 letters from some of the oral surgeons  
23 that, you know, they commented about how  
24 valuable an oral pathologist is compared to  
25 just a general pathologist. And it's a --

1           like you said, it's almost a subset of the  
2           pathology departments that are highly  
3           specialized in our area. So thank you  
4           again for working on that.

5                       And the next item was -- and I know  
6           we've talked about this before, but since  
7           we've got some more expansion codes in  
8           orthodontics or if a dentist starts a root  
9           canal or starts a denture, starts a crown,  
10          those dentists have incurred some material  
11          bills, lab bills. But what happens if the  
12          patient becomes ineligible right in the  
13          middle of treatment?

14          MR. DEARINGER: That's a good question.  
15          That's something that we have met multiple  
16          times. I've met multiple times with CMS  
17          trying to get that figured out and  
18          evaluated. You know, that -- with all --  
19          as with all provider types, if a member is  
20          showing eligible on the date of service for  
21          you-all, and then you get something later  
22          saying that that member is ineligible at  
23          that time, we always make sure that that is  
24          paid and covered because that was something  
25          that was out of your-all's control and out

1 of our hands. And it's really about  
2 that -- then becomes about that date of  
3 service.

4 If an individual -- so there's  
5 multiple scenarios. But for an individual  
6 to lose coverage -- now if it's a matter of  
7 just switching MCOs or MCO to fee for  
8 service, we have discussed that with the  
9 MCOs, discussed that with our billing  
10 providers to make sure those errors don't  
11 occur. And if they do, we are encouraging  
12 all providers just to reach out and we will  
13 make that -- we will get that corrected so  
14 that -- so that they are paid for that  
15 regardless of timeframes or any other  
16 issues.

17 But in the case of them specifically  
18 losing coverage, you know, there are several  
19 reasons why an individual loses coverage.  
20 If they lose coverage because they simply  
21 didn't turn something in or, you know, with  
22 PHE ending and everybody having to do  
23 redeterminations now, as long as they get  
24 that information in, they will backdate that  
25 coverage to when -- to make sure that

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there's not a lapse in coverage due to that.

So that's not really an issue for providers. Although, it may be an inconvenience at the time, but they will backdate that and we will make sure all those claims get paid. If the individual loses coverage because they have other insurance or because they are no longer in the acceptable income limits, unfortunately right now there's nothing we can do about that. CMS won't allow us to pay those. We are looking at some other states that are trying to come up with some ways to maybe do some things, and we're continuously -- in continuous conversations.

We have one actually scheduled, I think, in the middle of January with CMS and a couple of other states that have the same question, trying to come up with unique solutions. But as of right now, there's nothing we can do about that scenario. So that's kind of where we're at with that.

DR. BOBROWSKI: Making a note there. One of the things when you're talking with CMS that -- because I know like on a root canal

1 or a denture, a crown, we'll put it in our  
2 system that we kind of got it started, but  
3 as -- as the dental rules are, we can't  
4 bill for it until the procedure is  
5 complete. But something to think about  
6 would be is if -- when talking with --  
7 amongst yourselves and CMS, that if the  
8 dentist can show in their records that the  
9 procedure was started while they did have  
10 coverage, that maybe you would -- even  
11 though they have -- you know, maybe now  
12 have other insurance or, you know, their --  
13 even if their income will cover it now,  
14 well, maybe it would cover, you know, at  
15 least paying the bill for the dentist.

16 We are starting to get a few phone  
17 calls about that setup and I know -- I guess  
18 maybe where people are coming off the  
19 emergency enrollment plans, they maybe are  
20 halfway done a procedure and they now are no  
21 longer on Medicaid. So we're starting to  
22 get a few phone calls about that and...

23 DR. PETREY: And, Garth, I think it also  
24 becomes to be a patient care situation that  
25 becomes a challenge. I certainly feel it

1 for people in the midst of a root canal,  
2 because an incomplete root canal obviously  
3 in many ways will doom that tooth, and  
4 start of that procedure will -- will lead  
5 to have failure of that tooth. I can  
6 speak -- I can speak from an orthodontic  
7 perspective that if a patient loses  
8 eligibility -- where we have the three-tier  
9 payment system in orthodontics, if they  
10 lose eligibility before the second or  
11 third, but mainly specifically before the  
12 second, we have a patient that has lost  
13 eligibility. We did -- we did receive an  
14 upfront payment, but we don't have a  
15 payment sufficient to cover our costs in  
16 the case and that leaves the patient in a  
17 difficult position of what -- what they are  
18 to do, because many of these people, even  
19 though they are above the margin to stay --  
20 to stay on Medicaid services, they are  
21 not -- they don't have the ability to cover  
22 their own -- their healthcare to the degree  
23 of many things such as orthodontics, such  
24 as finishing the root canal. And then it  
25 puts the provider in a very difficult

1 position, because what we do in our  
2 practice and what I think most of the  
3 people that are involved -- certainly, the  
4 TAC members that I know, you finish the  
5 case, you finish what needs to be done for  
6 the patient, but you do so at a loss.  
7 That's a challenge when we're already at  
8 a -- treating on the margins.

9 But you can't abandon the patient. I  
10 mean, obviously, our Hippocratic Oath would  
11 not allow us to do that and nor would we  
12 want to do that. But to have no -- to start  
13 a case and then not be able to finish it  
14 financially, whether it's a root canal,  
15 orthodontics, any of those aspects, that --  
16 I understand why CMS is not wanting to  
17 cover. We discussed this with patients that  
18 turn 21 and that were a child service and  
19 they age out, and we have to be mindful of  
20 how we treat that. I'm not sure there's  
21 clarity from CMS or from the MCOs how we  
22 should treat that when patients come to us  
23 asking for care and we know they are going  
24 to age out of their eligibility and we know  
25 they won't be able to have their full fee

1 covered, what -- what is required of us in  
2 those cases.

3 But even beyond that, it's a good  
4 number of patients that lose eligibility  
5 that are -- that we have no way of knowing.  
6 We have no -- it's not an age issue and  
7 we're in essence left holding the bag. But  
8 it's more than left holding the bag, because  
9 we have a patient that we have a  
10 responsibility to and we're left without any  
11 means to financially help that patient  
12 finish without out of our own pocket, which  
13 is what we do.

14 MS. LEE: And thank you-all for bringing  
15 up. I will reach out to other states to  
16 see what -- how they deal with this. I'm  
17 hoping that at our new -- you know, we have  
18 continuous eligibility for children now for  
19 12 months, so typically if a child was  
20 enrolled in the Medicaid program and their  
21 income changed or, you know, they had some  
22 other change in circumstance in their house  
23 that made them ineligible for Medicaid, we  
24 would terminate them. But now regardless  
25 of that change, we will have 12 months of

1 continuous eligibility for children. Maybe  
2 that will help a small subset of children.  
3 I'm not sure how -- as far as the  
4 orthodontic piece goes.

5 But as far as root canals and that  
6 sort of thing, let us reach out and see what  
7 other states are doing about this and see  
8 what we can come up with as a game plan.

9 DR. BOBROWSKI: Now, Commissioner Lee, you  
10 always tell us to think outside the box.

11 MS. LEE: I am thinking outside the box.

12 DR. BOBROWSKI: Okay. All right. I'm just  
13 making sure.

14 MS. LEE: And I think -- I think if we  
15 could somehow quantify, you know, what  
16 we're talking about, see how big of an  
17 issue it is and see what we could do. I  
18 don't know how we could get that -- it  
19 might be easier in orthodontics to go back  
20 and see how many kids age out or how many  
21 kids lose benefits in the past that lost  
22 benefits before their treatment was  
23 completed. But for the root canals and  
24 stuff, I'm not sure how we can quantify how  
25 big of an issue that is so that we can look

1 to see, you know, what can we do and what  
2 can we take maybe to CMS, or what could we  
3 look at as a way to make sure that those  
4 individuals complete their treatment.

5 Because as Dr. Petrey said, you can't just  
6 abandon the patient, so you got to figure  
7 out something that we can do.

8 DR. BOBROWSKI: See, and that's where  
9 like -- like in my situation of a general  
10 dentist, you know, doing more dentures for  
11 folks. And making dentures are --  
12 typically your better dentures are -- you  
13 know, they are a multistep process to make  
14 these. And you can easily run up an 8- or  
15 900-dollar lab bill and then you're stuck  
16 with their -- you know, the patient can't  
17 get in to -- you know, to finish it up for  
18 various reasons and that's a -- that's a  
19 big chunk of money to, you know, not get  
20 any reimbursement back on it.

21 But anyway, let's continue to work on  
22 that one, and I made a note about that.  
23 Okay.

24 The next one -- and I want to commend  
25 the ADA that they did have a fee report out

1 the last few years. And we've been telling  
2 them and telling them, see, it's not right.  
3 But they finally came out here in the last  
4 couple months or something and admitted that  
5 their Medicaid fee reimbursement report did  
6 have errors in it. It wasn't as much as  
7 what they originally said, but -- and  
8 Commissioner Lee sent me a new report that  
9 listed Kentucky as 40 -- I'm sorry -- as  
10 19th for children and 26th for adults. The  
11 only thing is, is even though they are 26th  
12 in reimbursement, the -- it's reimbursed at  
13 34.3 percent of the percentage of the charge  
14 that was turned in.

15 So that's the -- so that's kind of  
16 part of that problem, that in doing dentures  
17 or some of the other products with the  
18 expansion is, sometimes our lab bills really  
19 jump up there. And that's -- that's another  
20 thing, that those things haven't stayed  
21 stationary, like back in 2017 or '18. Those  
22 lab bills have really gone up. And to tie  
23 in with this one, there's -- and I'm not  
24 going to name any names on dental insurance  
25 companies, but, you know, some of these have

1 not adjusted their fees and reimbursements,  
2 the same thing, it's like Medicaid, for  
3 years.

4 One company, a big company in this  
5 state, hasn't done anything since 2019,  
6 which it doesn't sound like it's that far  
7 away -- ago, but it is. And like with  
8 Kentucky at the adult rate of 34.3 percent,  
9 this is what ties in to -- one of our dental  
10 schools reported that they billed Medicaid  
11 for, I think this fiscal year of '22 there,  
12 over 12 million dollars in care, but they  
13 only received right at 4 million. So  
14 they're just saying that it's -- they've got  
15 a budget, but they -- they are worried about  
16 being able to sustain what they do. And  
17 you-all know that our dental schools are  
18 sometimes our last resort to send folks to.

19 But another study that I've seen is,  
20 is that typically dental overhead in the  
21 office would run anywhere between 65,  
22 70 percent. The last report I saw is now at  
23 85 to 92 percent. So it's just not leaving  
24 us a lot of wiggle room to get ahead when  
25 that 20,000-dollar suction machine goes

1 down, or your computers have got to be  
2 updated. There's no cushion.

3 But on my -- under New Business Item  
4 No. 3 -- and I need to maybe explain that a  
5 little bit more, because I got this  
6 information from two different sources, was  
7 that Kentucky is 50th nationally in  
8 insurance reimbursements. So even though  
9 somebody has insurance, here again, Kentucky  
10 is ranked 50th in reimbursement from the  
11 insurance company. So if you're dealing --  
12 and I know for a fact that some of our  
13 specialists in our area have even stopped  
14 accepting some insurance plans. So it's --  
15 a lot of times it just gets down to a  
16 business decision of, well, I can't keep  
17 doing this procedure at a loss. And if  
18 somebody wants it done, well, they can just  
19 pay the fee and go on, is kind of the  
20 business attitude, but they can't keep doing  
21 it at a loss.

22 I'm going to move on to No. 4. And  
23 this is just a thought that -- like  
24 Commissioner wants us to think outside the  
25 box on things, but was to develop maybe a

1 section in Kentucky on KMAP that helps  
2 members in personal responsibility in the  
3 care of their own bodies, in preventive  
4 measures, in nutrition, in basic knowledge  
5 of their body, keeping their appointments.  
6 And they would also be in a commitment to  
7 change to a healthier lifestyle, and give  
8 rewards to members for this commitment.  
9 Like if they lower their blood pressure,  
10 they get a better A1C or blood glucose  
11 reading, physical therapy improvements, a  
12 decrease in the cavity rate, or at least  
13 finish a basic dental treatment plan and  
14 start having better oral health outcomes and  
15 then get rewards. Not like it is now  
16 where -- had a lady here two weeks ago, she  
17 told me that she got a \$100 gift card from  
18 one of the MCOs just for filling out a  
19 survey. In other words, reward good  
20 behavior.

21 Another person brought up to me, said,  
22 well, people are getting \$50 gift cards to  
23 get their exams done, but the dentist gets  
24 between 26.50 and 32.50 for doing the exam.  
25 Plus, out of that you got to pay staff and

1 supplies. So I'm just putting that out  
2 there as an item of thinking outside the  
3 box. Maybe we should tie some of these  
4 rewards and awards to the Medicaid members  
5 to get -- let them have a little more skin  
6 in the game, that, well, we got to see some  
7 improvements in what you're doing. Just an  
8 idea. Any comments from any TAC members  
9 or...

10 All right. The -- under new business,  
11 under other, I guess all I can say is, just  
12 to kind of -- we all need to work with our  
13 legislatures. And if we want to have these  
14 good programs -- and I've seen -- I have  
15 seen so many times when people are just so  
16 glad that they have had Medicaid to kind of  
17 get them out of a tough situation, you know.  
18 So I don't want to make this totally sound  
19 like I'm always doom and gloom on this,  
20 but -- and because we want to help our  
21 patients in Kentucky have a -- have a much  
22 better life, and sometimes we've got to work  
23 through issues to get them there.

24 I do have a question on -- and I think  
25 this was reported last year, but I've got --

1 let me pull that up. Give me one second  
2 here. Let me close out this page. There we  
3 go.

4 One of the questions that I've got is,  
5 what is the -- I've got a few here that,  
6 what is the value per MCO on the value-added  
7 benefits per year? And these are some  
8 things that -- if the other TAC members  
9 agree, that we could maybe get some of this  
10 in a report. Obviously not today, but by  
11 our next meeting. What's the value per MCO  
12 of the value-added benefits, you know, per  
13 year? And maybe by January -- or, I mean,  
14 our next February meeting, you know, maybe  
15 we could have a report on what was done for  
16 2022 and 2023.

17 MS. BICKERS: And Dr. --

18 MR. OWEN: Dr. Bobrowski.

19 MS. BICKERS: -- oh, I'm sorry, sir. Go  
20 ahead.

21 MR. OWEN: Stuart Owen with WellCare. Are  
22 you asking for like the total spend by MCO  
23 on value-added benefits? I just want to  
24 make sure I understand.

25 DR. BOBROWSKI: Yeah, spend on the

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value-added benefits.

MR. OWEN: Okay. Thank you.

DR. BOBROWSKI: I know you got a range of things that some of those monies are not -- I mean, I know you probably got a budget on those things, but not everybody uses the full budget.

MR. OWEN: So you would like to know, like, how much actually was spent, used, spent like of the budget --

DR. BOBROWSKI: Yes.

MR. OWEN: -- how much for the year?

DR. BOBROWSKI: Yeah.

MR. OWEN: Like for calendar year 2022?

MS. BICKERS: Thank you, sir. You asked my same question. This is Erin with the Department of Medicaid. And I just want to make sure so when I send this out to the MCOs. Do you want just a lump dollar amount sum or do you want that broken out per -- you know, what benefits were used? You know, for example, like the gift card reward like on the -- do you want that in its own category how many dollars of that versus say -- and, Stuart, help me. You

1 know your value added better than I do.

2 But do you want those broken out in  
3 different categories or do you just want a  
4 lump sum dollar for all the value adds for  
5 those years?

6 MR. OWEN: And I was going to say, we have  
7 a lot. It might be kind of a little bit of  
8 a challenge to break it down by each  
9 individual one, but...

10 DR. BOBROWSKI: My initial thought was to  
11 just -- just a one total dollar amount.  
12 And I know you-all probably do evaluate  
13 those things to see if, you know, maybe one  
14 value-added benefit is just not used at  
15 all, that, well, maybe you can switch those  
16 funds to something that is being used. But  
17 I -- my initial thought was just a total  
18 dollar amount. I know that would be awful  
19 hard to go through each item that you-all  
20 provide, but let's start with a total  
21 dollar amount. That would probably be a  
22 little easier to come up with.

23 MR. OWEN: Appreciate that. And we -- kind  
24 of to your earlier point you talked about.  
25 I mean, I know all the MCOs have rewards

1 programs where we're trying to incentivize,  
2 you know, good behavior, which is healthy  
3 behavior. They are tied to, you know,  
4 preventive visits, getting visits like  
5 that, you know, actually tying it to a  
6 member improving in a given area. I mean,  
7 I don't think we do that. That can become  
8 a challenge. But anyway, it's always --  
9 it's good to think about, for certain. But  
10 I know we all have rewards programs try to  
11 incentivize members, you know, including  
12 like quit smoking, a lot of different  
13 things; controlling, you know, diabetes and  
14 blood pressure and various things. But  
15 anyway, I appreciate the dollar amount  
16 would be total...

17 DR. BOBROWSKI: Okay. I just --

18 MR. OWEN: Thank you.

19 DR. BOBROWSKI: I just saw another saying  
20 from Albert Einstein this morning. It's  
21 like, if you keep doing the same old, same  
22 old, well, you're -- I forgot the full  
23 thing, but you're not gaining anything.

24 MR. OWEN: You get the same results.

25 DR. BOBROWSKI: You get the same result,

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you know.

MR. OWEN: Right. Exactly.

DR. BOBROWSKI: So -- but anyway, that's what I was looking at is, are there things that we can look at and maybe even have a section of Medicaid that these patients would agree to -- well, getting either an additional reward if they complete a dental treatment plan, get all their cavities done, get their cleanings done, you know, just the basic stuff. Or if their blood pressure improves, those are things that have better health outcomes.

And I did get a report from Medicaid. It was the number of Medicaid dentists per county. But I am so sorry that I can't find it. Like you-all, when you get about 70 to 100 e-mails a day, it -- or sometimes they get lost. And I'm not saying that my little chubby fingers might accidentally hit the -- the delete button on some of those that I'm getting rid of, but --

MS. BICKERS: Dr. Bobrowski, we have a couple of hands raised.

DR. BOBROWSKI: Yes.

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MS. BICKERS: Danita, I believe you were first, and then Dr. Theriot. You're on mute, Sweetie.

MS. COULTER: Hi, Dr. Bobrowski. This is Danita. I'm with Quality Population Health. I'm Equity and Determinates of Health. We thank you for up-lifting your concerns about the value-added benefits. And we just want the TAC to be aware that our team is also interested in connecting the value-added benefits with the health outcomes and figuring out how we can best get our enrollees to utilize those and to connect those with health outcome and tie those to the population health reports. So that is something that is on our radar. We are working on that, so I just wanted to acknowledge that to the TAC.

DR. BOBROWSKI: Great. Thank you so much.

DR. THERIOT: And hi, Dr. Bobrowski. I actually have been thinking about this a lot, because when you get the information from the MCOs, you are going to be surprised about how few members take advantage of those value-added incentives.

1 And I've always wondered that. Like if you  
2 can get \$100 for going to a visit, why --  
3 you know, that's a free \$100. Why don't  
4 you just do it? And I think it actually  
5 goes back to that Maslow's Hierarchy of  
6 Needs that we all learned sometime in  
7 college, that -- you know, that baseline  
8 level is you need to have shelter and food  
9 and safety before you can look higher up.  
10 And you don't get to that personal  
11 responsibility until the very tiptop of  
12 that pyramid. And so if you're a family or  
13 a member that is struggling with food or  
14 housing instability, you're -- you know,  
15 you're just not going to be on -- it's just  
16 not going to be anywhere on your radar --  
17 DR. BOBROWSKI: Right.  
18 DR. THERIOT: -- to control your blood  
19 pressure or go to the dentist or anything  
20 like that. And so I think that's where the  
21 social determinants comes in and population  
22 health is to actually -- you got to help  
23 try to address some of these problems that  
24 are at the bottom of the pyramid before you  
25 can even think to make any movement on the

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top.

So I do agree it's personal responsibility, but in the same time, people just can't get to that level without climbing up from those other levels and -- and so that's where the problem is, I think.

DR. BOBROWSKI: I agree. It's just -- and that was kind of why when I made that comment, was maybe develop a section of KMAP members. You know, it's hard to make a blanket of policies that you'll get 100 good responses from. We just know dealing with humans, or puppy dogs, that won't work, you know. But it -- I just hear -- well, and it's not even with just Medicaid patients. It's with everybody. You know, you've got all kinds of people that just have even got regular insurance that the doctors, the physicians, have trouble with compliance on like diabetes, diabetics. They're just -- they're just not eating what they are supposed to do to help their diabetes and it just creates other health problems. But I don't know, I'm just trying to think outside the box on trying

1 to get something going. And I hope that we  
2 can all put our heads together and just  
3 help with health outcomes. But thank you.

4 Let's see. There was a report that we  
5 asked for a while back. I don't remember  
6 receiving it, but it was on a report on --  
7 from the MCOs on paid claims, and it was  
8 what was paid at different levels per  
9 quarter. We never did get that report that  
10 I can recall. We used to get it a few years  
11 ago, but we've stopped getting that. But  
12 maybe if somebody from DMS can help me --  
13 because we've already sent in to you-all. I  
14 think we sent it back in maybe April or May.  
15 MS. BICKERS: Dr. Bobrowski, this is Erin.  
16 I'll search my records for the data  
17 requests.

18 DR. BOBROWSKI: Okay.

19 MS. BICKERS: And I apologize. I do see --  
20 I'm scrolling really quick. I sent a  
21 supplemental report in August. Is that the  
22 same report or is this something different?

23 DR. BOBROWSKI: I'd have to look and see  
24 what that supplemental is, because I was  
25 looking all week and again last night. I

1 was pulling up your name to see if I could  
2 find it under your name or Kelly's or  
3 Commissioner Lee's and I just couldn't find  
4 that one that we requested, because we had  
5 requested that -- well, we actually had it  
6 a few years ago. It was kind of like a  
7 paid claims of how many dentists were  
8 getting paid like \$1,000 a month from  
9 Medicaid or from the MCO, how many were  
10 getting 1,001 up to \$5,000, or something  
11 like that, and then 5,001 up to \$10,000.  
12 So it was -- we kind of had it broken out.  
13 MS. BICKERS: Okay. I'll go back through  
14 my records. I do see a couple of things  
15 that I've sent that I'll get when we get  
16 off here. I can go through and actually  
17 pay attention and try to pull anything.  
18 DR. BOBROWSKI: Okay.  
19 MS. BICKERS: And if we have not sent you  
20 anything, I will follow up. And I do  
21 apologize for the delay in that request.  
22 DR. BOBROWSKI: Well, we'll forgive you.  
23 But it might be me, too. I might have just  
24 not found it in my stuff, but I've searched  
25 numerous times for it and I couldn't find

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it.

Then I've got another request. What number of procedures require a prior authorization through the fee-for-service group or the MCOs and the number of denials, number of approvals, but what are you-all seeing as the reason for the denial? I mean, is it that we got to educate our dentists better for -- their front office staff not sending in the X-rays with the requests or did it not meet the criteria? What are some of those reasons for denials?

And then I had another request of what is the number of general practitioners that are Medicaid providers per region? That may be able to be tied in with that report on the -- well, I don't know. I'm not a statistician, so if somebody is, you can help me on that. But tying that back in with the paid claims report.

MS. ROEHRIG: Dr. Bobrowski?

DR. BOBROWSKI: Yes.

MS. ROEHRIG: Sorry. This is Rachael Roehrig, research and analytics with DMS. And just to clarify, the supplemental

1 report that was sent in August, what is  
2 listed on there are the top ten dental  
3 provider counts, the bottom ten dental  
4 providers counts, the top ten paid fee-for-  
5 service dental procedures, top ten paid  
6 dental procedures by MCOs, denied reasons.  
7 So if you need us to resend that to you, we  
8 are more than happy to do that, but it  
9 definitely has lots of things I think that  
10 you're looking for on there.

11 DR. BOBROWSKI: Okay. Okay. Please resend  
12 that to me and I'll be looking for it here  
13 today or the next few days or next week  
14 and -- I don't expect you to do it on a  
15 Friday afternoon, but --

16 MS. BICKERS: I've already sent it to you,  
17 Dr. B. I've sent it to the whole TAC.

18 DR. BOBROWSKI: Okay. You're special.

19 MS. ROEHRIG: Thank you, Erin.

20 DR. BOBROWSKI: Thank you.

21 Let's see. Let's see. Let me look at  
22 my little list of questions here. What is  
23 the Medicaid fee-for-service dental budget  
24 and the MCO dental budget? And how much of  
25 that is actually spent on true patient care?

1 We're not interested in -- and that would go  
2 back again on those patient -- on those paid  
3 claims, but we're not interested in -- go  
4 ahead and then --

5 MS. BICKERS: I think someone actually  
6 unmuted.

7 DR. BOBROWSKI: Okay. And then what I was  
8 looking at, well, if what was actually  
9 spent, does that come under budget or over  
10 budget? If it comes in under budget,  
11 what's done with that additional left over  
12 money? Or if it's over budget, where are  
13 you getting the money to pay for it?  
14 But -- let's see.

15 And then I've got another question  
16 on -- and I can send you this list if  
17 somebody will give me a -- who to send it  
18 to, an e-mail address. But wondering, well,  
19 what is the dental ER usage rate? And maybe  
20 look at a yearly comparison, because I know  
21 what was one of the things we have talked  
22 about for years, was decreasing the  
23 emergency room visits and it would just be  
24 good to track that to see if we are making  
25 some inroad. And my thinking is that the

1 more dentists that we can get to be a  
2 Medicaid provider, that emergency use of the  
3 ER should go down. But if we could look at  
4 that kind of as a yearly comparison to see  
5 what's been spent at the emergency room.

6 DR. MCKEE: Dr. Bobrowski?

7 DR. BOBROWSKI: Yes.

8 MS. MCKEE: It's Julie McKee. That  
9 particular question is something that I'm  
10 going to be developing a request with the  
11 DADD people for that for a completely  
12 different reason, but to find out  
13 specifically non-traumatic dental  
14 presentations in emergency departments, but  
15 I will share that when I get it.

16 DR. BOBROWSKI: Thank you. All right. And  
17 then I know we've had reports on the failed  
18 appointments and the reason for these  
19 failed appointments. And it seems like the  
20 last several reports we've gotten on that,  
21 the majority of the failed appointments had  
22 no reason or there was no reason given.  
23 Now, yes, sometimes there could be a  
24 transportation problem or a child may get  
25 sick and not be able to come to their

1 appointment, but the majority of those was  
2 no reason was actually given, but would  
3 like to kind of follow up with that one and  
4 see if there's any change, just to -- to  
5 watch that and look for changes.

6 Is there a way to quantify treatment  
7 for special needs groups of patients? Or  
8 what health outcomes are we -- are we  
9 actually helping special needs patients?

10 And then another one -- and I know  
11 when I was looking at the value-added  
12 benefits, I know there was some things to  
13 help ladies in pregnancy. But I was just  
14 wondering if there was a way to quantify  
15 oral health outcomes for our pregnant moms  
16 in our communities, and especially our new  
17 moms that this is their first child. What  
18 kind of health information are they getting?  
19 What kind of oral health information are  
20 they getting for our new parents? And I  
21 guess this kind of ties into what is being  
22 done for oral health education and treatment  
23 recommendations from the MCOs. And I know,  
24 I did see a few things on the value-added  
25 benefits, but I didn't know if anybody from

1 the MCO wanted to briefly talk about that.  
2 The floor can be open. Just got a couple  
3 more questions here.

4 MS. BICKERS: I believe Justin Dearing  
5 has his hand raised.

6 DR. BOBROWSKI: Okay. See, I don't -- I  
7 don't get to see those hands being raised,  
8 so you got to help me on that part.

9 MS. BICKERS: I gotcha.

10 DR. BOBROWSKI: Okay.

11 MS. BICKERS: And, also, if you would like  
12 to e-mail me a list of all of those  
13 questions, I can make sure they get to  
14 their appropriate person to get you some  
15 answers.

16 DR. BOBROWSKI: All right. I'll mail them  
17 in just a few minutes. Justin?

18 MR. DEARINGER: Yes, sir. I did want to  
19 let you know that we have a new system --  
20 or, I'm sorry, a new report, an MMIS, which  
21 is the billing system for providers. So  
22 when you go into that system, there is a  
23 report that is a no-show report and -- or a  
24 missed appointments report and you can  
25 actually run that yourself at any time. It

1 shows you how many missed appointments  
2 there were. You can break it down by  
3 provider type and reason. And you are  
4 correct, the number one reason is still  
5 unknown. And that's one of the reasons why  
6 we wanted to put that report out there,  
7 make it public, make it instant, so that  
8 you have access to that 24/7 in order to  
9 try to get providers to understand how  
10 important it is to reach out to individuals  
11 to try to get a reason why they missed that  
12 appointment. You know, the majority of  
13 those missed appointments may still be  
14 something that we can't control, but if we  
15 have a large percentage of those  
16 appointments missed due to transportation,  
17 childcare, other issues, we can really  
18 focus on getting those taken care of and  
19 try and cut away at that percentage. So I  
20 just wanted you to know that that report is  
21 out there, it's available to all providers,  
22 and it's in the MMIS system.

23 DR. BOBROWSKI: Okay. I wrote that down.  
24 Thank you, Justin. Now, is there a way to  
25 get a -- like a yearly report on comparing

1 the total Medicaid reimbursements to a  
2 regional usual and customary rate of --  
3 like, for instance, on the ADA fee  
4 schedule? I know there's been talk about  
5 comparing us to other states. And it  
6 really -- when I looked at some of these  
7 things, it really is hard to compare apples  
8 to apples because of certain states have  
9 limitations -- and I think even some of the  
10 ADA, I think that -- the report that  
11 Commissioner Lee sent me a while back was,  
12 they got Kentucky with the adult level as  
13 listed as limited. But this has all  
14 changed since the beginning of this year.  
15 Some states are extensive and some states  
16 only do emergencies for adults. And, of  
17 course, it lists as Maryland as one of the  
18 states that had no Medicaid coverage for  
19 adults, but I believe that's one of the  
20 ones that changed for adults January of  
21 this year or thereabouts.

22 And then the next question I got will  
23 be covered by that report that you're going  
24 to send me.

25 And then does Medicaid update their

1 records on providers who show that there's  
2 been no treatment activity from that  
3 provider for years? I know of one dentist  
4 that he said, I haven't seen a Medicaid  
5 patient for 25 years, but he says, but my  
6 name is still on the roles. Does Medicaid  
7 reach out to those providers to see if they  
8 want to keep their name on there or -- I  
9 know at our church, you know, it's kind of  
10 one of those things you hate to have to do  
11 on membership, but, you know, we do have a  
12 membership committee and, you know, some  
13 people have deceased, some moved away, or  
14 they have gone down there to that Baptist  
15 church, you know. I'm teasing, but just --  
16 that's another question I had. And I'll  
17 send this to you-all.

18 But then another -- one last question:  
19 What is the MLR for the dental MCOs only?

20 Now, TAC Members, is there any other  
21 question that -- I've tried to cover some  
22 bases here and just try to get us looking at  
23 our whole package here, so that was the  
24 reason for such a lengthy list of questions.

25 DR. GRAY: Garth, John Gray.

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DR. BOBROWSKI: Yes, sir.

MR. GRAY: I'd like to go back to No. 4. If there's any interest in having dental input into the rewards program, I would be happy to meet with whoever is heading up that rewards area as to some possibilities for dental input. I think you outlined it pretty well. So if anyone is interested, I'm -- I would be glad to make myself available one-on-one or however we need to do that.

DR. BOBROWSKI: Thank you, Dr. Gray. Appreciate that.

MS. ROEHRIG: Dr. Bobrowski?

DR. BOBROWSKI: Yes.

MS. ROEHRIG: Hi, there. This is Rachael Roehrig again with research and analytics at DMS. And just wanted to let you and the TAC know that we are currently working on developing a report that will look at different providers, such as dental providers, and see if there has not been a date of service, there haven't been any claims billed within a certain amount of time. So that way we can make sure that

1 the listing of providers are actually  
2 seeing the Medicaid members and are  
3 servicing them and that they shouldn't be  
4 removed or they should based on our  
5 findings. So that is something that we are  
6 developing currently to look at just that.  
7 DR. BOBROWSKI: Okay, great. Thank you.  
8 MR. OWEN: Dr. Bobrowski?  
9 DR. BOBROWSKI: Yes.  
10 MR. OWEN: Stuart again with WellCare.  
11 Just back to when you were talking about  
12 ER, I do recall early this year DMS talking  
13 about, I believe last year \$9 million was  
14 spent on dental care in the ER. And that's  
15 one of their key lobbying points with the  
16 expansion of dental benefits for adults.  
17 So I would definitely think that that would  
18 have a -- would influence the ER, that it  
19 would reduce the ER, but I do remember them  
20 reporting that earlier this year. I know  
21 they are working on a report. But anyway,  
22 I do recall hearing that 9 million last  
23 year.  
24 DR. BOBROWSKI: That's what -- seemed like  
25 I can remember it was a pretty good chunk

1 of change there that -- because now -- and  
2 I'm sure it's different in different  
3 localities, but I've heard that, you know,  
4 it's a minimum charge of over \$600 for a --  
5 say, a patient to walk in and just to have  
6 something looked at at the emergency room.  
7 And I would say it's probably a lot more  
8 than that in some of the more urban areas  
9 of our state.

10 MR. OWEN: And it's --

11 DR. BOBROWSKI: Go ahead.

12 MR. OWEN: I was going to say, and a lot of  
13 times, I think it's just dental pain for  
14 something that's probably not real  
15 expensive to treat.

16 DR. BOBROWSKI: Right.

17 MR. OWEN: But it's very costly because  
18 they end up in the ER because they're in  
19 pain.

20 DR. BOBROWSKI: Well, I'm hoping that with  
21 the increase in oral surgery fees, that  
22 more oral surgeons will come on board and  
23 more general dentists will come on board  
24 and treat folks.

25 Now, this is just a general notice,

1           that we are seeing a lot of dentists that  
2           have just almost quit taking teeth out. You  
3           know, they will -- if you need one out, they  
4           will refer it to the oral surgeon, and maybe  
5           that's why there's such a backlog getting a  
6           patient into the oral surgeon's office.  
7           Now, that's -- that's an observation. I  
8           have no scientific data on that, but it just  
9           seems like the oral surgeons have commented  
10          to me about, you know, well, dentists, you  
11          were trained to take out some teeth, but  
12          they are just not doing them a lot. Okay.  
13          I think that's got that.

14                 Is there any other discussion points  
15          from any of the TAC Members? Any other MAC  
16          recommendations? I would -- I would maybe  
17          just suggest that some of these questions --  
18          I know it's something that the MAC wouldn't  
19          have to vote on, but just to send them a  
20          list of some of these questions that we are  
21          asking DMS or the MCOs to research more for  
22          us and I just -- my opinion would be an  
23          appropriate thing to, you know, make a  
24          motion on. But if the other TAC Members  
25          don't think we should, well, then, we don't

1           have to. But John or Joe, you got any ideas  
2           on that?

3           DR. PETREY: I would honestly say, Garth,  
4           we need to -- some of those, you know, I  
5           mean, John and I both are hearing for the  
6           first time. So I think we need to -- I  
7           would recommend that we clarify those a  
8           little bit better before we make  
9           recommendations to the MAC.

10          DR. BOBROWSKI: Okay. All right. Now, we  
11          need to look at setting our meeting dates  
12          for next year. And, again, it just seemed  
13          like that Friday afternoons was a better  
14          time for all of us to get together, and so  
15          I put down some dates similar to what we  
16          had this year.

17          MS. BICKERS: And, Dr. Bobrowski, this  
18          afternoon --

19          DR. BOBROWSKI: Yes.

20          MS. BICKERS: -- I had sent out an e-mail.  
21          And the dates you have listed are the same  
22          dates that I had recommended for your same  
23          schedule.

24          DR. BOBROWSKI: Okay.

25          MS. BICKERS: I do know at one point you

1 mentioned not liking to meet until 4:00 on  
2 a Friday. I didn't know if the TAC wanted  
3 to move it up an hour and go 1:00 to 3:00  
4 or keep it at the 2:00 to 4:00 moving  
5 through next year.

6 DR. BOBROWSKI: One reason, if I remember  
7 right -- Dr. Joe, you correct me. I think  
8 with his schedule, the 2:00 Eastern Time  
9 was about as early as he could get on the  
10 call.

11 DR. PETREY: That's correct. That's  
12 correct.

13 DR. BOBROWSKI: Okay. And I don't mind to  
14 leave it at that at all. And so I like --  
15 I like you being on the call here, Dr. Joe.

16 MS. BICKERS: Well, since these are the  
17 same dates I have in the e-mail, I will  
18 just mark them as approved by the TAC, if  
19 you guys are okay with the dates listed  
20 down here. And I'll start working on  
21 getting the calendar invites out. We are  
22 currently on an uploading freeze with our  
23 website because we are trying to revamp it  
24 to make it a little more user friendly. So  
25 your meeting minutes from today won't get

1 uploaded for about week. And then so your  
2 meeting dates next year won't be added on  
3 there until about a week, until I've been  
4 lifted off of my freeze and I can edit the  
5 website.

6 So I just wanted to let you know, just  
7 in case anybody goes out to look for  
8 anything from today's meeting, the website  
9 won't be updated until next week. I've just  
10 been trying to let some of the TACs know,  
11 because I know a lot of you like to go out  
12 and pull some of the information, or if  
13 there's presentations and things of that  
14 nature. So I've just been trying to give  
15 everybody a heads up.

16 DR. BOBROWSKI: Good deal. Thank you.

17 And one quick question. I know you  
18 gave your name, but I didn't get a chance to  
19 write it down. There's a -- from research  
20 and analytics?

21 MS. BICKERS: That was Rachael.

22 DR. BOBROWSKI: Yes. Okay, got it. Okay.

23 Well, TAC Members, is there any other  
24 business that we need to discuss?

25 Well, we will -- please keep

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Dr. Schuler in your thoughts and prayers.  
And we are already in the process of looking  
for another TAC Member. I really feel  
honored to have -- you know, the TAC Members  
that we've got, I think we've got a good  
cross section of what's going on in the  
state. And I really value these guys and  
gals for being on the TAC and taking the  
time to do these and I really appreciate it.

But if there's no other business to  
come before the TAC, I'll acknowledge a  
motion to adjourn.

MR. GRAY: Motion to adjourn, John Gray.

DR. PETREY: Second, Joe Petrey.

DR. BOBROWSKI: Thank you. All in favor  
say, "Aye."

DR. GRAY: Aye.

DR. PETREY: Aye.

DR. BOBROWSKI: Thank you-all. You-all  
have a great weekend and have some fun.

\* \* \* \* \*

THEREUPON, the TAC Meeting was concluded.

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STATE OF KENTUCKY        )  
COUNTY OF FAYETTE        )

I, JOLINDA S. TODD, Registered Professional Reporter and Notary Public in and for the State of Kentucky at Large, certify that this transcript is a true and accurate record of the Dental Technical Advisory Committee meeting.

My commission expires: August 24, 2027.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal of office on this the 2nd day of January 2024.

JOLINDA S. TODD, RPR, CCR(KY)  
NOTARY PUBLIC, STATE AT LARGE

<p><b>DR. BOBROWSKI:</b> [67] 3/7 3/10 3/20 4/25 5/4 5/24 7/3 12/9 13/10 14/2 16/4 16/23 18/12 18/22 22/11 23/17 26/18 29/23 34/9 34/12 35/8 41/25 42/3 42/11 42/13 43/10 44/17 44/19 44/25 45/3 45/25 46/19 47/17 48/7 49/18 49/23 50/18 50/22 51/22 52/11 52/18 52/20 53/7 54/7 54/16 56/6 56/10 56/16 57/23 60/1 60/12 60/15 61/7 61/9 61/24 62/11 62/16 62/20 64/10 64/19 64/24 65/6 65/13 66/16 66/22 67/15 67/19</p> <p><b>DR. GRAY:</b> [5] 4/16 22/10 22/12 59/25 67/17</p> <p><b>DR. MCKEE:</b> [4] 13/11 13/16 14/1 54/6</p> <p><b>DR. PETREY:</b> [6] 4/17 30/23 64/3 65/11 67/14 67/18</p> <p><b>DR. THERIOT:</b> [2] 46/20 47/18</p> <p><b>MR. DEARINGER:</b> [17] 5/21 5/25 8/23 12/24 13/14 13/21 15/21 16/21 16/24 18/15 18/17 24/21 24/24 25/1 25/4 27/14 56/18</p> <p><b>MR. GRAY:</b> [4] 4/21 5/2 60/2 67/13</p> <p><b>MR. OWEN:</b> [16] 41/18 41/21 42/2 42/8 42/12 42/14 43/6 43/23 44/18 44/24 45/2 61/8 61/10 62/10 62/12 62/17</p> <p><b>MS. BICKERS:</b> [25] 3/1 3/9 3/12 4/18 4/23 5/3 41/17 41/19 42/15 45/23 46/1 49/15 49/19 50/13 50/19 52/16 53/5 56/4 56/9 56/11 64/17 64/20 64/25 65/16 66/21</p> <p><b>MS. COULTER:</b> [1] 46/4</p> <p><b>MS. KITCHEN:</b> [3] 18/9 18/13 18/16</p> <p><b>MS. LEE:</b> [8] 22/20 24/23 24/25 25/2 25/19 33/14 34/11 34/14</p> <p><b>MS. MCKEE:</b> [1] 54/8</p> <p><b>MS. ROEHRIG:</b> [5] 51/21 51/23 52/19 60/14 60/16</p>	<p><b>2</b></p> <p><b>20,000-dollar</b> [1] 37/25</p> <p><b>2002</b> [1] 19/15</p> <p><b>2017</b> [1] 36/21</p> <p><b>2019</b> [2] 20/15 37/5</p> <p><b>2020</b> [1] 20/17</p> <p><b>2022</b> [3] 20/18 41/16 42/14</p> <p><b>2023</b> [6] 1/16 6/7 9/4 11/6 25/6 41/16</p> <p><b>2024</b> [6] 8/13 15/23 15/23 17/19 18/21 68/15</p> <p><b>2024's</b> [2] 6/24 7/2</p> <p><b>2027</b> [1] 68/11</p> <p><b>21</b> [6] 24/18 25/24 25/24 26/2 26/6 32/18</p> <p><b>22.4 percent</b> [1] 20/19</p> <p><b>24</b> [1] 68/11</p> <p><b>24 percent</b> [1] 21/2</p> <p><b>24/7</b> [1] 57/8</p> <p><b>25</b> [1] 59/5</p> <p><b>26.50</b> [1] 39/24</p> <p><b>26th</b> [2] 36/10 36/11</p> <p><b>2932</b> [1] 16/9</p> <p><b>2:00</b> [3] 1/17 3/2 65/4</p> <p><b>2:00 Eastern</b> [1] 65/8</p> <p><b>2nd</b> [1] 68/14</p>	<p>15/2 19/1 19/8 22/7 22/13 24/4 24/22 25/18 25/20 26/23 27/6 28/1 28/2 29/10 29/21 30/5 30/17 30/22 34/7 34/16 35/22 37/15 43/24 44/9 45/17 46/8 46/21 46/24 53/22 56/1 58/4 61/11 61/13 63/10 65/9 66/1 66/3</p> <p><b>above</b> [1] 31/19</p> <p><b>accept</b> [1] 19/3</p> <p><b>acceptable</b> [1] 29/9</p> <p><b>accepting</b> [1] 38/14</p> <p><b>access</b> [1] 57/8</p> <p><b>accidentally</b> [1] 45/20</p> <p><b>accurate</b> [2] 9/13 68/8</p> <p><b>acknowledge</b> [2] 46/18 67/11</p> <p><b>activity</b> [1] 59/2</p> <p><b>actually</b> [25] 9/5 9/9 9/14 13/2 15/21 15/25 16/11 17/11 17/25 18/3 29/16 42/9 44/5 46/21 47/4 47/22 50/5 50/16 52/25 53/5 53/8 55/2 55/9 56/25 61/1</p> <p><b>ADA</b> [3] 35/25 58/3 58/10</p> <p><b>added</b> [14] 6/9 13/12 41/6 41/12 41/23 42/1 43/1 43/14 46/8 46/11 46/25 55/11 55/24 66/2</p> <p><b>adding</b> [1] 6/8</p> <p><b>additional</b> [3] 17/17 45/8 53/11</p> <p><b>address</b> [2] 47/23 53/18</p> <p><b>adds</b> [1] 43/4</p> <p><b>adjourn</b> [2] 67/12 67/13</p> <p><b>adjusted</b> [1] 37/1</p> <p><b>administrative</b> [2] 23/14 23/21</p> <p><b>admitted</b> [1] 36/4</p> <p><b>adult</b> [2] 37/8 58/12</p> <p><b>adults</b> [7] 7/14 19/25 36/10 58/16 58/19 58/20 61/16</p> <p><b>advantage</b> [1] 46/25</p> <p><b>Advisory</b> [1] 68/9</p> <p><b>after</b> [1] 5/10</p> <p><b>afternoon</b> [2] 52/15 64/18</p> <p><b>afternoons</b> [1] 64/13</p> <p><b>again</b> [15] 12/4 13/14 14/6 15/7 15/8 16/6 21/18 24/6 27/4 38/9 49/25 53/2 60/17 61/10 64/12</p> <p><b>age</b> [4] 32/19 32/24 33/6 34/20</p> <p><b>agenda</b> [1] 5/11</p> <p><b>ages</b> [1] 24/16</p> <p><b>ago</b> [5] 7/21 37/7 39/16 49/11 50/6</p> <p><b>agree</b> [4] 41/9 45/7 48/2 48/7</p> <p><b>ahead</b> [10] 3/21 4/12 8/9 11/8 11/20 24/25 37/24 41/20 53/4 62/11</p> <p><b>ain't</b> [1] 24/1</p> <p><b>Albert</b> [1] 44/20</p> <p><b>all</b> [71]</p> <p><b>all's</b> [4] 10/14 12/5 14/10 27/25</p> <p><b>allow</b> [3] 12/22 29/11 32/11</p> <p><b>allowed</b> [1] 8/12</p> <p><b>almost</b> [2] 27/1 63/2</p> <p><b>along</b> [1] 21/13</p> <p><b>already</b> [7] 9/19 17/7 24/12 32/7 49/13 52/16 67/2</p> <p><b>also</b> [5] 14/13 30/23 39/6 46/10 56/11</p> <p><b>Although</b> [2] 13/22 29/3</p> <p><b>always</b> [10] 4/5 6/17 9/5 22/24 22/24 27/23 34/10 40/19 44/8 47/1</p> <p><b>am</b> [2] 34/11 45/16</p> <p><b>amongst</b> [1] 30/7</p> <p><b>amount</b> [7] 10/23 42/20 43/11 43/18 43/21 44/15 60/24</p> <p><b>analysis</b> [3] 15/24 17/16 18/20</p>
<p><b>\$</b></p> <p><b>\$1,000</b> [1] 50/8</p> <p><b>\$10,000</b> [1] 50/11</p> <p><b>\$100</b> [3] 39/17 47/2 47/3</p> <p><b>\$43.58</b> [1] 20/23</p> <p><b>\$5,000</b> [1] 50/10</p> <p><b>\$50</b> [1] 39/22</p> <p><b>\$50.13</b> [1] 18/14</p> <p><b>\$600</b> [1] 62/4</p> <p><b>\$9</b> [1] 61/13</p> <p><b>\$9 million</b> [1] 61/13</p>	<p><b>3</b></p> <p><b>3.5 percent</b> [1] 20/17</p> <p><b>32</b> [1] 14/14</p> <p><b>32.50</b> [1] 39/24</p> <p><b>34.3 percent</b> [2] 36/13 37/8</p> <p><b>3:00</b> [1] 65/3</p>	<p><b>4</b></p> <p><b>40</b> [2] 18/10 36/9</p> <p><b>46.25</b> [2] 18/12 18/13</p> <p><b>49.17</b> [1] 20/24</p> <p><b>49th</b> [1] 19/9</p> <p><b>4:00</b> [2] 65/1 65/4</p>
<p><b>'</b></p> <p><b>'18</b> [1] 36/21</p> <p><b>'21</b> [2] 20/18 20/24</p> <p><b>'22</b> [1] 37/11</p>	<p><b>5</b></p> <p><b>5,001</b> [1] 50/11</p> <p><b>50th</b> [2] 38/7 38/10</p>	<p><b>5</b></p> <p><b>50th</b> [2] 38/7 38/10</p>
<p><b>1</b></p> <p><b>1,001</b> [1] 50/10</p> <p><b>100</b> [2] 45/18 48/11</p> <p><b>11.7 percent</b> [1] 20/18</p> <p><b>12</b> [8] 5/19 6/1 6/2 6/4 6/17 6/20 33/19 33/25</p> <p><b>12 million</b> [1] 37/12</p> <p><b>12 percent</b> [1] 21/1</p> <p><b>13 percent</b> [1] 20/25</p> <p><b>19th</b> [1] 36/10</p> <p><b>1:00</b> [1] 65/3</p>	<p><b>6</b></p> <p><b>60.13</b> [1] 18/11</p> <p><b>65</b> [1] 37/21</p> <p><b>7</b></p> <p><b>70</b> [1] 45/17</p> <p><b>70 percent</b> [1] 37/22</p> <p><b>8</b></p> <p><b>85</b> [1] 37/23</p> <p><b>9</b></p> <p><b>9 million</b> [1] 61/22</p> <p><b>90 percent</b> [2] 11/5 12/7</p> <p><b>900-dollar</b> [1] 35/15</p> <p><b>92 percent</b> [1] 37/23</p> <p><b>A</b></p> <p><b>A1C</b> [1] 39/10</p> <p><b>abandon</b> [2] 32/9 35/6</p> <p><b>ability</b> [1] 31/21</p> <p><b>able</b> [8] 3/25 6/12 10/25 32/13 32/25 37/16 51/16 54/25</p> <p><b>about</b> [43] 3/13 5/13 8/18 8/21 11/5 12/3</p>	<p><b>7</b></p> <p><b>70</b> [1] 45/17</p> <p><b>70 percent</b> [1] 37/22</p> <p><b>8</b></p> <p><b>85</b> [1] 37/23</p> <p><b>9</b></p> <p><b>9 million</b> [1] 61/22</p> <p><b>90 percent</b> [2] 11/5 12/7</p> <p><b>900-dollar</b> [1] 35/15</p> <p><b>92 percent</b> [1] 37/23</p> <p><b>A</b></p> <p><b>A1C</b> [1] 39/10</p> <p><b>abandon</b> [2] 32/9 35/6</p> <p><b>ability</b> [1] 31/21</p> <p><b>able</b> [8] 3/25 6/12 10/25 32/13 32/25 37/16 51/16 54/25</p> <p><b>about</b> [43] 3/13 5/13 8/18 8/21 11/5 12/3</p>

<p><b>A</b></p> <p><b>analytics</b> [3] 51/24 60/17 66/20</p> <p><b>annual</b> [1] 21/16</p> <p><b>another</b> [21] 10/13 13/6 14/2 14/15 15/10 16/11 16/19 19/24 20/18 20/19 36/19 37/19 39/21 44/19 51/2 51/13 53/15 55/10 59/16 59/18 67/3</p> <p><b>answer</b> [1] 21/25</p> <p><b>answering</b> [1] 22/1</p> <p><b>answers</b> [3] 17/18 18/19 56/15</p> <p><b>any</b> [30] 5/17 8/2 9/1 9/16 15/5 17/12 21/6 21/10 21/10 21/11 22/6 22/16 28/15 32/15 33/10 35/20 36/24 40/8 40/8 47/25 55/4 56/25 59/20 60/3 60/23 63/14 63/15 63/15 64/1 66/23</p> <p><b>anybody</b> [3] 17/13 55/25 66/7</p> <p><b>anyone</b> [2] 3/18 60/8</p> <p><b>anything</b> [7] 17/12 37/5 44/23 47/19 50/17 50/20 66/8</p> <p><b>anyway</b> [5] 35/21 44/8 44/15 45/3 61/21</p> <p><b>anywhere</b> [3] 16/18 37/21 47/16</p> <p><b>apologize</b> [3] 3/15 49/19 50/21</p> <p><b>apologizes</b> [1] 4/3</p> <p><b>apples</b> [2] 58/7 58/8</p> <p><b>applied</b> [2] 13/13 13/18</p> <p><b>appointment</b> [2] 55/1 57/12</p> <p><b>appointments</b> [8] 39/5 54/18 54/19 54/21 56/24 57/1 57/13 57/16</p> <p><b>appreciate</b> [5] 23/17 43/23 44/15 60/13 67/9</p> <p><b>appreciated</b> [1] 23/7</p> <p><b>appropriate</b> [2] 56/14 63/23</p> <p><b>approvals</b> [1] 51/6</p> <p><b>approve</b> [1] 4/12</p> <p><b>approved</b> [1] 65/18</p> <p><b>April</b> [1] 49/14</p> <p><b>are</b> [98]</p> <p><b>area</b> [4] 27/3 38/13 44/6 60/6</p> <p><b>areas</b> [1] 62/8</p> <p><b>around</b> [3] 8/20 15/2 19/21</p> <p><b>as</b> [65] 6/3 6/6 7/8 7/10 9/13 9/13 9/22 9/22 10/5 10/6 10/23 10/23 11/17 11/17 11/19 12/10 14/12 14/13 14/19 14/22 14/25 15/13 16/16 16/16 17/23 18/19 18/19 22/23 22/23 23/14 23/14 24/16 24/17 25/5 27/19 28/23 28/23 29/20 30/3 30/3 31/23 31/24 34/3 34/3 34/5 34/5 34/8 35/3 35/5 36/6 36/6 36/9 36/9 40/2 51/7 54/4 58/12 58/13 58/17 58/17 60/6 60/21 65/9 65/9 65/18</p> <p><b>ask</b> [1] 16/6</p> <p><b>asked</b> [3] 6/23 42/15 49/5</p> <p><b>asking</b> [3] 32/23 41/22 63/21</p> <p><b>aspects</b> [1] 32/15</p> <p><b>assistants</b> [1] 20/25</p> <p><b>assume</b> [1] 25/25</p> <p><b>astronomically</b> [1] 20/21</p> <p><b>attention</b> [1] 50/17</p> <p><b>attitude</b> [1] 38/20</p> <p><b>audits</b> [1] 10/10</p> <p><b>August</b> [5] 9/24 9/25 49/21 52/1 68/11</p> <p><b>authorization</b> [1] 51/4</p> <p><b>available</b> [3] 17/18 57/21 60/10</p> <p><b>Avesis</b> [1] 21/19</p> <p><b>awards</b> [1] 40/4</p> <p><b>aware</b> [1] 46/9</p> <p><b>away</b> [5] 23/14 23/21 37/7 57/19 59/13</p>	<p><b>awful</b> [1] 43/18</p> <p><b>Aye</b> [3] 67/16 67/17 67/18</p> <p><b>B</b></p> <p><b>back</b> [21] 4/6 6/20 7/5 7/17 10/3 12/11 18/20 22/21 26/10 34/19 35/20 36/21 47/5 49/5 49/14 50/13 51/19 53/2 58/11 60/2 61/11</p> <p><b>backdate</b> [2] 28/24 29/5</p> <p><b>backlog</b> [1] 63/5</p> <p><b>bag</b> [2] 33/7 33/8</p> <p><b>Baptist</b> [1] 59/14</p> <p><b>based</b> [2] 6/21 61/4</p> <p><b>baseline</b> [1] 47/7</p> <p><b>bases</b> [1] 59/22</p> <p><b>basic</b> [3] 39/4 39/13 45/11</p> <p><b>be</b> [67] 3/7 3/25 3/25 4/15 5/16 7/1 7/11 7/16 7/16 8/10 10/24 10/25 11/2 12/4 12/4 12/6 13/6 13/18 15/15 15/23 17/19 17/22 18/10 18/13 18/14 18/21 22/5 24/9 25/14 26/16 26/17 29/3 30/6 30/24 32/5 32/13 32/19 32/25 34/19 38/1 39/6 43/7 43/18 43/21 44/16 46/9 46/23 47/15 47/16 50/23 51/16 51/16 52/12 53/23 54/1 54/10 54/23 54/25 56/2 57/13 58/23 60/4 60/9 61/3 63/22 66/2 66/9</p> <p><b>because</b> [37] 9/4 11/1 12/5 14/9 14/20 15/23 15/24 19/5 21/24 22/18 23/25 25/13 25/25 26/20 27/24 28/20 29/7 29/8 29/25 31/2 31/18 32/1 33/8 35/5 38/5 40/20 46/22 49/13 49/24 50/4 53/20 58/8 62/1 62/17 62/18 65/23 66/11</p> <p><b>become</b> [2] 7/22 44/7</p> <p><b>becomes</b> [4] 27/12 28/2 30/24 30/25</p> <p><b>been</b> [22] 6/3 8/18 11/7 11/23 17/5 18/4 19/15 22/21 24/15 24/19 25/9 25/14 36/1 46/21 54/5 58/4 59/2 60/22 60/23 66/3 66/10 66/14</p> <p><b>before</b> [10] 5/14 26/14 27/6 31/10 31/11 34/22 47/9 47/24 64/8 67/11</p> <p><b>beginning</b> [1] 58/14</p> <p><b>behavior</b> [3] 39/20 44/2 44/3</p> <p><b>being</b> [12] 4/5 7/7 9/14 10/24 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<p><b>looks</b> [3] 3/1 3/14 3/16</p> <p><b>loop</b> [1] 26/11</p> <p><b>lose</b> [5] 28/6 28/20 31/10 33/4 34/21</p> <p><b>loses</b> [3] 28/19 29/7 31/7</p> <p><b>losing</b> [1] 28/18</p> <p><b>loss</b> [3] 32/6 38/17 38/21</p> <p><b>lost</b> [3] 31/12 34/21 45/19</p> <p><b>lot</b> [23] 6/11 6/13 7/13 7/15 8/7 9/2 9/6 9/18 10/16 15/18 20/1 20/5 24/10 37/24 38/15 43/7 44/12 46/22 62/7 62/12 63/1 63/12 66/11</p> <p><b>lots</b> [1] 52/9</p> <p><b>low</b> [2] 19/5 19/14</p> <p><b>lower</b> [3] 5/1 18/2 39/9</p> <p><b>lump</b> [2] 42/19 43/4</p> <p><b>lunch</b> [1] 21/20</p> <p><b>lung</b> [1] 4/9</p>	<p><b>machine</b> [1] 37/25</p> <p><b>made</b> [8] 4/16 5/16 5/20 9/12 9/15 33/23 35/22 48/8</p> <p><b>mail</b> [5] 53/18 56/12 56/16 64/20 65/17</p> <p><b>mails</b> [1] 45/18</p> <p><b>mainly</b> [1] 31/11</p> <p><b>major</b> [1] 24/19</p> <p><b>majority</b> [4] 6/10 54/21 55/1 57/12</p> <p><b>make</b> [28] 4/14 6/13 10/11 13/2 16/5 22/16 23/11 25/23 27/23 28/10 28/13 28/25 29/5 35/3 35/13 40/18 41/24 42/18 47/25 48/10 56/13 57/7 57/7 60/9 60/25 63/23 64/8 65/24</p> <p><b>makes</b> [2] 12/8 12/9</p> <p><b>making</b> [6] 11/14 13/25 29/23 34/13 35/11 53/24</p> <p><b>mangles</b> [1] 15/8</p> <p><b>many</b> [13] 2/15 10/23 23/14 31/3 31/18 31/23 34/20 34/20 40/15 42/24 50/7 50/9 57/1</p> <p><b>margin</b> [2] 21/6 31/19</p> <p><b>margins</b> [1] 32/8</p> <p><b>mark</b> [1] 65/18</p> <p><b>Maryland</b> [2] 19/24 58/17</p> <p><b>Maryland's</b> [1] 19/25</p> <p><b>Maslow's</b> [1] 47/5</p> <p><b>match</b> [1] 9/5</p> <p><b>matched</b> [1] 9/15</p> <p><b>matches</b> [1] 10/12</p> <p><b>material</b> [1] 27/10</p> <p><b>matter</b> [1] 28/6</p> <p><b>may</b> [11] 7/1 11/19 15/23 20/10 25/9 25/14 29/3 49/14 51/15 54/24 57/13</p> <p><b>maybe</b> [27] 8/13 9/19 9/20 25/16 29/13 30/10 30/11 30/14 30/18 30/19 34/1 35/2 38/4 38/25 40/3 41/9 41/13 41/14 43/13 43/15 45/5 48/9 49/12 49/14 53/19 63/4 63/16</p> <p><b>McKee</b> [3] 13/11 19/11 54/8</p> <p><b>MCO</b> [9] 9/25 11/14 28/7 41/6 41/11 41/22 50/9 52/24 56/1</p> <p><b>MCOs</b> [14] 26/9 28/7 28/9 32/21 39/18 42/19 43/25 46/23 49/7 51/5 52/6 55/23 59/19 63/21</p> <p><b>me</b> [27] 3/12 4/19 4/21 5/23 16/4 18/11 20/13 24/22 36/8 39/17 39/21 41/1 41/1 41/2 42/25 49/12 50/23 51/19 52/12 52/21 53/17 56/8 56/12 58/11 58/24 63/10 65/7</p> <p><b>mean</b> [7] 32/10 41/13 42/5 43/25 44/6 51/8 64/5</p> <p><b>means</b> [2] 24/9 33/11</p> <p><b>meantime</b> [1] 10/19</p> <p><b>measures</b> [1] 39/4</p> <p><b>MEDICAID</b> [34] 1/4 5/22 19/4 19/7 19/17 19/18 21/16 21/18 23/2 23/8 30/21 31/20 33/20 33/23 36/5 37/2 37/10 40/4 40/16 42/17 45/6 45/14 45/15 48/15 50/9 51/15 52/23 54/2 58/1 58/18 58/25 59/4 59/6 61/2</p> <p><b>meet</b> [3] 51/11 60/5 65/1</p> <p><b>meeting</b> [14] 3/23 3/24 4/13 5/8 5/14 21/17 41/11 41/14 64/11 65/25 66/2 66/8 67/22 68/9</p> <p><b>meetings</b> [1] 23/5</p> <p><b>member</b> [11] 13/12 13/17 13/20 13/24 14/8 21/10 27/19 27/22 44/6 47/13 67/3</p> <p><b>members</b> [23] 3/5 4/14 7/10 8/3 19/14 23/2 23/13 23/16 32/4 39/2 39/8 40/4 40/8</p>
<p><b>K</b></p> <p><b>KDA</b> [3] 19/12 19/13 21/16</p> <p><b>keep</b> [10] 4/8 19/18 21/12 26/11 38/16 38/20 44/21 59/8 65/4 66/25</p> <p><b>keeping</b> [1] 39/5</p> <p><b>Kelly</b> [2] 18/6 18/7</p> <p><b>Kelly's</b> [1] 50/2</p> <p><b>KENTUCKY</b> [13] 1/2 19/9 20/2 23/24 36/9 37/8 38/7 38/9 39/1 40/21 58/12 68/2 68/7</p> <p><b>Kentucky's</b> [1] 23/25</p> <p><b>key</b> [1] 61/15</p> <p><b>kids</b> [3] 15/3 34/20 34/21</p> <p><b>kind</b> [35] 6/15 7/1 11/20 11/24 12/10 13/22 15/16 16/2 16/7 16/9 17/12 17/23 17/24 20/14 21/6 22/16 22/22 25/23 29/22 30/2 36/15 38/19 40/12 40/16 43/7 43/23 48/8 50/6 50/12 54/4 55/3 55/18 55/19 55/21 59/9</p> <p><b>kinds</b> [1] 48/17</p> <p><b>Kitchen's</b> [1] 18/6</p> <p><b>KMAP</b> [2] 39/1 48/10</p> <p><b>know</b> [121]</p> <p><b>knowing</b> [1] 33/5</p> <p><b>knowledge</b> [1] 39/4</p> <p><b>KY</b> [1] 68/19</p>	<p><b>52/21</b> 53/14</p> <p><b>letter</b> [1] 12/2</p> <p><b>letters</b> [1] 26/22</p> <p><b>level</b> [3] 47/8 48/4 58/12</p> 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<p><b>little</b> [15] 4/23 17/23 20/11 24/3 25/17 26/7 26/7 38/5 40/5 43/7 43/22 45/19 52/22 64/8 65/24</p> <p><b>lobbying</b> [1] 61/15</p> <p><b>localities</b> [1] 62/3</p> <p><b>log</b> [2] 3/4 3/5</p> <p><b>long</b> [5] 7/5 11/17 22/23 25/8 28/23</p> <p><b>longer</b> [2] 29/8 30/21</p> <p><b>look</b> [21] 5/7 8/13 15/15 16/20 18/11 23/10 24/5 26/13 34/25 35/3 45/5 47/9 49/23 52/21 53/20 54/3 55/5 60/20 61/6 64/11 66/7</p> <p><b>looked</b> [3] 7/11 58/6 62/6</p> <p><b>looking</b> [17] 6/24 12/11 13/24 15/22 16/1 18/24 25/16 26/3 29/12 45/4 49/25 52/10 52/12 53/8 55/11 59/22 67/2</p> <p><b>looks</b> [3] 3/1 3/14 3/16</p> <p><b>loop</b> [1] 26/11</p> <p><b>lose</b> [5] 28/6 28/20 31/10 33/4 34/21</p> <p><b>loses</b> [3] 28/19 29/7 31/7</p> <p><b>losing</b> [1] 28/18</p> <p><b>loss</b> [3] 32/6 38/17 38/21</p> <p><b>lost</b> [3] 31/12 34/21 45/19</p> <p><b>lot</b> [23] 6/11 6/13 7/13 7/15 8/7 9/2 9/6 9/18 10/16 15/18 20/1 20/5 24/10 37/24 38/15 43/7 44/12 46/22 62/7 62/12 63/1 63/12 66/11</p> <p><b>lots</b> [1] 52/9</p> <p><b>low</b> [2] 19/5 19/14</p> <p><b>lower</b> [3] 5/1 18/2 39/9</p> <p><b>lump</b> [2] 42/19 43/4</p> <p><b>lunch</b> [1] 21/20</p> <p><b>lung</b> [1] 4/9</p>	<p><b>machine</b> [1] 37/25</p> <p><b>made</b> [8] 4/16 5/16 5/20 9/12 9/15 33/23 35/22 48/8</p> <p><b>mail</b> [5] 53/18 56/12 56/16 64/20 65/17</p> <p><b>mails</b> [1] 45/18</p> <p><b>mainly</b> [1] 31/11</p> <p><b>major</b> [1] 24/19</p> <p><b>majority</b> [4] 6/10 54/21 55/1 57/12</p> <p><b>make</b> [28] 4/14 6/13 10/11 13/2 16/5 22/16 23/11 25/23 27/23 28/10 28/13 28/25 29/5 35/3 35/13 40/18 41/24 42/18 47/25 48/10 56/13 57/7 57/7 60/9 60/25 63/23 64/8 65/24</p> <p><b>makes</b> [2] 12/8 12/9</p> <p><b>making</b> [6] 11/14 13/25 29/23 34/13 35/11 53/24</p> <p><b>mangles</b> [1] 15/8</p> <p><b>many</b> [13] 2/15 10/23 23/14 31/3 31/18 31/23 34/20 34/20 40/15 42/24 50/7 50/9 57/1</p> <p><b>margin</b> [2] 21/6 31/19</p> <p><b>margins</b> [1] 32/8</p> <p><b>mark</b> [1] 65/18</p> 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<p><b>V</b></p> <p><b>valuable [1]</b> 26/24  <b>value [15]</b> 41/6 41/6 41/11 41/12 41/23 42/1 43/1 43/4 43/14 46/8 46/11 46/25 55/11 55/24 67/7  <b>value-added [10]</b> 41/6 41/12 41/23 42/1 43/14 46/8 46/11 46/25 55/11 55/24  <b>various [3]</b> 17/2 35/18 44/14  <b>versus [1]</b> 42/25  <b>very [7]</b> 22/5 22/19 22/25 26/18 31/25 47/11 62/17  <b>VIA [1]</b> 1/12  <b>video [1]</b> 4/24  <b>video-like [1]</b> 4/24  <b>visit [1]</b> 47/2  <b>visits [3]</b> 44/4 44/4 53/23  <b>vote [2]</b> 5/5 63/19</p>	<p><b>well-received [1]</b> 22/15  <b>WellCare [2]</b> 41/21 61/10  <b>went [7]</b> 5/19 5/19 9/12 13/5 20/17 20/17 20/19  <b>were [22]</b> 2/15 6/12 6/14 9/13 9/14 9/17 9/18 9/19 9/20 12/11 13/3 18/25 19/1 26/19 32/18 42/21 46/1 50/7 50/9 57/2 61/11 63/11  <b>weren't [1]</b> 8/12  <b>what [67]</b> 7/9 8/1 8/22 8/22 9/5 9/13 10/12 11/5 12/4 13/15 15/1 16/2 17/16 18/3 18/7 20/2 20/8 20/11 26/12 26/12 26/16 27/11 31/17 31/17 32/1 32/2 32/5 33/1 33/1 33/13 33/16 34/6 34/8 34/15 34/17 35/1 35/1 35/2 36/7 37/9 37/16 40/7 41/5 41/6 41/15 42/21 45/4 48/22 49/8 49/24 51/2 51/6 51/12 51/13 52/1 52/22 53/7 53/8 53/19 53/21 55/8 55/17 55/19 55/21 59/19 61/24 64/15  <b>what's [4]</b> 41/11 53/11 54/5 67/6  <b>when [26]</b> 7/2 7/3 7/4 9/9 10/10 15/3 15/15 17/8 25/4 28/25 29/24 30/6 32/7 32/22 37/24 40/15 42/18 45/17 46/22 48/8 50/15 54/15 55/11 56/22 58/6 61/11  <b>where [13]</b> 16/25 17/16 17/20 24/1 29/22 30/18 31/8 35/8 39/16 44/1 47/20 48/6 53/12  <b>WHEREOF [1]</b> 68/13  <b>whether [1]</b> 32/14  <b>which [6]</b> 14/5 14/14 33/12 37/6 44/2 56/20  <b>while [6]</b> 10/19 11/9 13/2 30/9 49/5 58/11  <b>who [2]</b> 53/17 59/1  <b>who's [1]</b> 23/3  <b>whoever [1]</b> 60/5  <b>whole [2]</b> 52/17 59/23  <b>why [10]</b> 5/16 19/16 28/19 32/16 47/2 47/3 48/8 57/5 57/11 63/5  <b>wiggle [1]</b> 37/24  <b>will [39]</b> 3/24 4/12 7/18 7/22 11/19 11/25 12/2 12/6 15/6 17/22 18/19 19/17 19/18 26/13 26/16 26/17 28/12 28/13 28/24 29/4 29/5 30/13 31/3 31/4 31/4 33/15 33/25 34/2 50/20 53/17 54/15 58/22 60/20 62/22 62/23 63/3 63/4 65/17 66/25  <b>willing [1]</b> 24/9  <b>willingness [1]</b> 23/18  <b>within [2]</b> 12/1 60/24  <b>without [3]</b> 33/10 33/12 48/4  <b>won't [9]</b> 12/3 12/4 13/1 29/11 32/25 48/13 65/25 66/2 66/9  <b>wondered [2]</b> 12/19 47/1  <b>wondering [2]</b> 53/18 55/14  <b>word [1]</b> 15/12  <b>worded [1]</b> 13/22  <b>words [2]</b> 22/22 39/19  <b>work [10]</b> 8/19 11/9 11/9 11/15 23/19 23/23 35/21 40/12 40/22 48/14  <b>worked [1]</b> 8/21  <b>workers [1]</b> 8/15  <b>workforce [1]</b> 21/4  <b>working [8]</b> 5/2 9/10 10/20 27/4 46/17 60/19 61/21 65/20  <b>works [2]</b> 11/17 11/21  <b>worried [1]</b> 37/15  <b>would [50]</b> 4/14 4/15 7/8 8/13 9/8 10/15 10/24 11/2 11/12 11/15 11/16 13/6 13/18 13/24 14/8 15/9 17/17 22/12 22/18 24/21</p>	<p><b>X</b></p> <p><b>X-rays [1]</b> 51/10</p>
<p><b>W</b></p> <p><b>Wages [1]</b> 20/22  <b>waiting [4]</b> 3/3 3/13 11/19 11/23  <b>walk [1]</b> 62/5  <b>want [23]</b> 3/10 3/21 3/22 8/9 14/9 16/20 16/24 24/6 32/12 35/24 40/13 40/18 40/20 41/23 42/17 42/19 42/20 42/23 43/2 43/3 46/9 56/18 59/8  <b>wanted [13]</b> 21/9 21/15 21/19 21/20 21/21 22/4 46/17 56/1 57/6 57/20 60/18 65/2 66/6  <b>wanting [1]</b> 32/16  <b>wants [2]</b> 38/18 38/24  <b>was [89]</b>  <b>wasn't [4]</b> 13/12 19/12 25/8 36/6  <b>watch [1]</b> 55/5  <b>way [12]</b> 7/5 8/19 12/8 15/25 22/16 25/13 33/5 35/3 55/6 55/14 57/24 60/25  <b>ways [2]</b> 29/13 31/3  <b>we [195]</b>  <b>we'll [6]</b> 16/22 18/14 21/12 26/4 30/1 50/22  <b>we're [20]</b> 3/13 6/25 10/13 10/19 11/19 13/9 13/24 14/3 15/22 26/12 29/14 29/22 30/21 32/7 33/7 33/10 34/16 44/1 53/1 53/3  <b>we've [20]</b> 6/8 8/18 10/1 10/5 11/5 11/13 11/23 12/25 16/25 17/7 27/6 27/7 36/1 40/22 49/11 49/13 54/17 54/20 67/5 67/5  <b>website [3]</b> 65/23 66/5 66/8  <b>wedding [1]</b> 7/20  <b>week [9]</b> 5/13 12/22 13/19 13/20 49/25 52/13 66/1 66/3 66/9  <b>weekend [1]</b> 67/20  <b>weeks [4]</b> 12/1 25/10 25/11 39/16  <b>welcome [1]</b> 3/22  <b>well [30]</b> 3/20 4/21 15/7 16/7 17/24 20/7 20/10 22/15 23/17 30/14 38/16 38/18 39/22 40/6 43/15 44/22 45/7 48/15 50/5 50/22 51/17 53/8 53/18 60/8 62/20 63/10 63/25 65/16 66/23 66/25</p>	<p><b>well-received [1]</b> 22/15  <b>WellCare [2]</b> 41/21 61/10  <b>went [7]</b> 5/19 5/19 9/12 13/5 20/17 20/17 20/19  <b>were [22]</b> 2/15 6/12 6/14 9/13 9/14 9/17 9/18 9/19 9/20 12/11 13/3 18/25 19/1 26/19 32/18 42/21 46/1 50/7 50/9 57/2 61/11 63/11  <b>weren't [1]</b> 8/12  <b>what [67]</b> 7/9 8/1 8/22 8/22 9/5 9/13 10/12 11/5 12/4 13/15 15/1 16/2 17/16 18/3 18/7 20/2 20/8 20/11 26/12 26/12 26/16 27/11 31/17 31/17 32/1 32/2 32/5 33/1 33/1 33/13 33/16 34/6 34/8 34/15 34/17 35/1 35/1 35/2 36/7 37/9 37/16 40/7 41/5 41/6 41/15 42/21 45/4 48/22 49/8 49/24 51/2 51/6 51/12 51/13 52/1 52/22 53/7 53/8 53/19 53/21 55/8 55/17 55/19 55/21 59/19 61/24 64/15  <b>what's [4]</b> 41/11 53/11 54/5 67/6  <b>when [26]</b> 7/2 7/3 7/4 9/9 10/10 15/3 15/15 17/8 25/4 28/25 29/24 30/6 32/7 32/22 37/24 40/15 42/18 45/17 46/22 48/8 50/15 54/15 55/11 56/22 58/6 61/11  <b>where [13]</b> 16/25 17/16 17/20 24/1 29/22 30/18 31/8 35/8 39/16 44/1 47/20 48/6 53/12  <b>WHEREOF [1]</b> 68/13  <b>whether [1]</b> 32/14  <b>which [6]</b> 14/5 14/14 33/12 37/6 44/2 56/20  <b>while [6]</b> 10/19 11/9 13/2 30/9 49/5 58/11  <b>who [2]</b> 53/17 59/1  <b>who's [1]</b> 23/3  <b>whoever [1]</b> 60/5  <b>whole [2]</b> 52/17 59/23  <b>why [10]</b> 5/16 19/16 28/19 32/16 47/2 47/3 48/8 57/5 57/11 63/5  <b>wiggle [1]</b> 37/24  <b>will [39]</b> 3/24 4/12 7/18 7/22 11/19 11/25 12/2 12/6 15/6 17/22 18/19 19/17 19/18 26/13 26/16 26/17 28/12 28/13 28/24 29/4 29/5 30/13 31/3 31/4 31/4 33/15 33/25 34/2 50/20 53/17 54/15 58/22 60/20 62/22 62/23 63/3 63/4 65/17 66/25  <b>willing [1]</b> 24/9  <b>willingness [1]</b> 23/18  <b>within [2]</b> 12/1 60/24  <b>without [3]</b> 33/10 33/12 48/4  <b>won't [9]</b> 12/3 12/4 13/1 29/11 32/25 48/13 65/25 66/2 66/9  <b>wondered [2]</b> 12/19 47/1  <b>wondering [2]</b> 53/18 55/14  <b>word [1]</b> 15/12  <b>worded [1]</b> 13/22  <b>words [2]</b> 22/22 39/19  <b>work [10]</b> 8/19 11/9 11/9 11/15 23/19 23/23 35/21 40/12 40/22 48/14  <b>worked [1]</b> 8/21  <b>workers [1]</b> 8/15  <b>workforce [1]</b> 21/4  <b>working [8]</b> 5/2 9/10 10/20 27/4 46/17 60/19 61/21 65/20  <b>works [2]</b> 11/17 11/21  <b>worried [1]</b> 37/15  <b>would [50]</b> 4/14 4/15 7/8 8/13 9/8 10/15 10/24 11/2 11/12 11/15 11/16 13/6 13/18 13/24 14/8 15/9 17/17 22/12 22/18 24/21</p>	<p><b>Y</b></p> <p><b>yeah [10]</b> 5/24 12/9 12/10 18/12 18/15 18/16 24/23 25/19 41/25 42/13  <b>year [24]</b> 6/7 8/11 9/3 10/7 15/5 19/25 21/1 22/19 37/11 40/25 41/7 41/13 42/12 42/14 58/14 58/21 61/12 61/13 61/20 61/23 64/12 64/16 65/5 66/2  <b>yearly [4]</b> 22/16 53/20 54/4 57/25  <b>years [11]</b> 14/25 15/13 21/5 36/1 37/3 43/5 49/10 50/6 53/22 59/3 59/5  <b>yes [17]</b> 5/3 5/21 8/23 18/9 18/13 22/11 42/11 45/25 51/22 54/7 54/23 56/18 60/1 60/15 61/9 64/19 66/22  <b>you [210]</b>  <b>You get [1]</b> 44/24  <b>you'll [2]</b> 9/17 48/11  <b>you're [15]</b> 9/9 12/10 29/24 35/15 38/11 40/7 44/22 44/23 46/2 47/12 47/14 47/15 52/10 52/18 58/23  <b>you've [1]</b> 48/17  <b>you-all [25]</b> 4/7 6/6 8/19 9/8 10/5 10/6 10/22 11/3 11/8 15/19 16/20 22/22 25/5 26/1 27/21 33/14 37/17 43/12 43/19 45/17 49/13 51/6 59/17 67/19 67/19  <b>your [26]</b> 4/19 4/24 10/14 12/5 13/4 14/10 16/13 22/13 22/22 23/18 24/7 27/25 35/12 38/1 43/1 43/24 46/7 47/16 47/18 50/1 50/2 64/22 65/25 66/1 66/18 67/1  <b>your-all's [4]</b> 10/14 12/5 14/10 27/25  <b>yourself [1]</b> 56/25  <b>yourselves [1]</b> 30/7</p> <p><b>Z</b></p> <p><b>ZOOM [2]</b> 1/12 2/15</p>