

Dental Examiner

Dental News for Brokers and Consultants

Delta Dental's Network is the Largest

A new report confirms Delta Dental maintains the largest national dentist network, a position the nation's leading dental benefit system has held for more than five decades. The report by NetMinder, an independent firm that provides data on providers and managed care networks to the health care industry, confirms that Delta Dental's network has more than 123,000 dentists, totaling more than 62,000 dentists than the next closest national competitor.

Having the largest network of dentists in the nation allows Delta Dental to offer cost savings to employers and employees through negotiated discounts, as well as

convenience to its 51 million enrollees. Delta Dental's network helped employers save more than \$6 billion in decreased claims costs last year, as network dentists accept pre-negotiated fees for their services and agree not to balance bill patients.

Additionally, Delta Dental's network is locally developed and controlled exclusively by its member companies.

Delta Dental offers comprehensive benefits packages that combine cost-saving managed care features with flexible plan designs. Enrollees realize significant out-of-pocket savings from its "no balance billing"

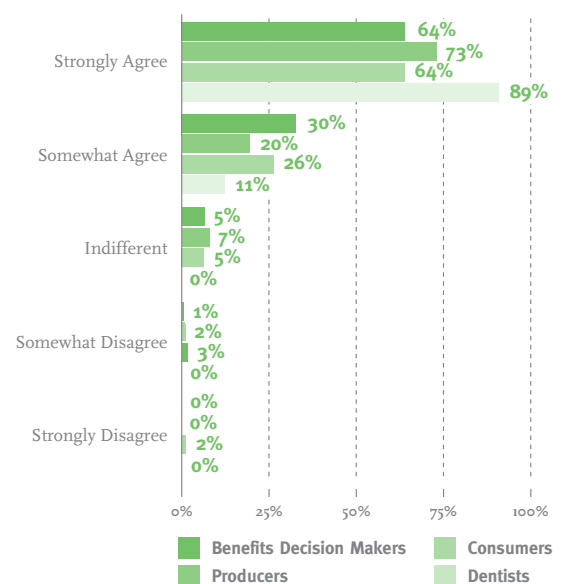
provision. Under this provision, dentists in the Delta Dental network accept negotiated fees as payment in full, and can't pass costs along to patients for any differences between submitted charges and the charges allowed under Delta Dental's contractual agreements. Enrollees seeking services from network dentists only have to pay deductibles and copayments required by their plans.

In addition to maintaining the largest network in the country, Delta Dental also regularly audits its network to ensure that all participating dentists meet comprehensive credentialing standards.

Most Benefits Decision Makers, Brokers, Consumers and Dentists Connect Oral Health and Overall Health

Medical research has demonstrated an association between the oral health and overall health of individuals. A recent Delta Dental Plans Association "Brand Awareness and Perception Survey" reveals a majority of benefits decision makers, brokers, consumers and dentists "strongly agree" there is a connection between oral and overall health. Dentists hold this opinion most strongly, followed by brokers.¹

Oral Health Affects Overall Health



Source: The Long Group (2008)

¹ The 2008 Brand Awareness and Perception Study was conducted by The Long Group. Random 18-minute telephone interviews were conducted with 900 benefits decision makers with greater than 100 employees; 200 producers representing companies that purchase dental insurance; 900 employed consumers between the ages of 25 and 55; and 200 practicing dentists that operate as private practitioners. The samples were drawn from within the 25 largest dental benefits premium states including: Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, Virginia, Washington, and Wisconsin.

Study Reveals Delta Dental is No. 1 with Brokers, Benefits Decision Makers, Consumers and Dentists

Delta Dental maintains powerful brand, reputation and competitive advantages over other carriers among its key constituencies – brokers, benefits decision makers, consumers and dentists. These findings are revealed in a recent Delta Dental Plans Association “Brand Awareness and Perception Survey” of these four key groups.¹

Delta Dental will use the survey’s findings to better understand what is most important to these constituencies, to continue to build upon its successes, and to help guide development of new dental benefits features and plans.

The Delta Dental brand is recognized by brokers who recommend Delta Dental more than any other dental benefits carrier.¹

Delta Dental outperforms the competition on all attributes of importance to benefits decision makers who consider the brand three times more frequently than its competitors. Delta Dental holds a significant advantage with benefits decision makers in terms of brand awareness, brand advocacy, reputation, retention, and market share.

Delta Dental is the established leader among consumers surveyed and far outperforms the competition in measures of brand familiarity, reputation and share of mind.

Brokers Can Reassure Clients that Dentists View Delta Dental Favorably

The study reveals that practicing dentists view Delta Dental two and a half times more favorably than competing brands; and dentists say they work with Delta Dental more frequently than all other carriers combined. Dentists view Delta Dental as a superior carrier with demonstrated strengths in reliability and responsiveness.

Health Care Reform: What is Delta Dental Doing?

Delta Dental’s recent 2009 Public Policy Forum and Legal Conference brought together Delta Dental CEOs, legal counsel and key staff concerned about the future of dental benefits in health care reform.

During the public policy forum, experts from academia and governmental organizations provided their perspective on the future of health care reform to help attendees shape their strategies. Speakers included nationally recognized political pundit Ron Brownstein and Senator Jeff Bingaman (D-NM).

While in Washington, Delta Dental encouraged attendees to schedule meetings with members of Congress to discuss why oral health deserves attention in the overall health care reform debate. Given its mission to advance solutions for great oral health, Delta Dental looks forward to participating in that debate. For more information on oral health and health care reform, please visit www.advanceoralhealth.com.



President Barack Obama and 111th Congress Reauthorize, Expand CHIP

In early February, President Barack Obama and the 111th Congress extended and expanded the Children’s Health Insurance Program (CHIP) through September 2013.

CHIP provides health insurance, and a guaranteed dental benefit, to seven million uninsured, low-income children who were already enrolled in the program. Another four million children will be covered under the expanded CHIP. Current authorization for CHIP was set to expire March 31, 2009. CHIP is fully paid for, primarily through a 61-cent increase in the federal cigarette tax.