



competiscan  
**TREND REPORT**  
**Dental Insurance**  
**Overview**  
Q4 2023

The background image shows a woman in a white lab coat pointing at a computer monitor. The monitor displays a dashboard with several pie charts and a bar chart. The bar chart shows data points for each month of the year, with values ranging from approximately 5 to 25. The pie charts are labeled with categories like 'Auto', 'Other', 'Life', and 'Inc'. The overall scene is a professional office or clinical setting.

# Contents

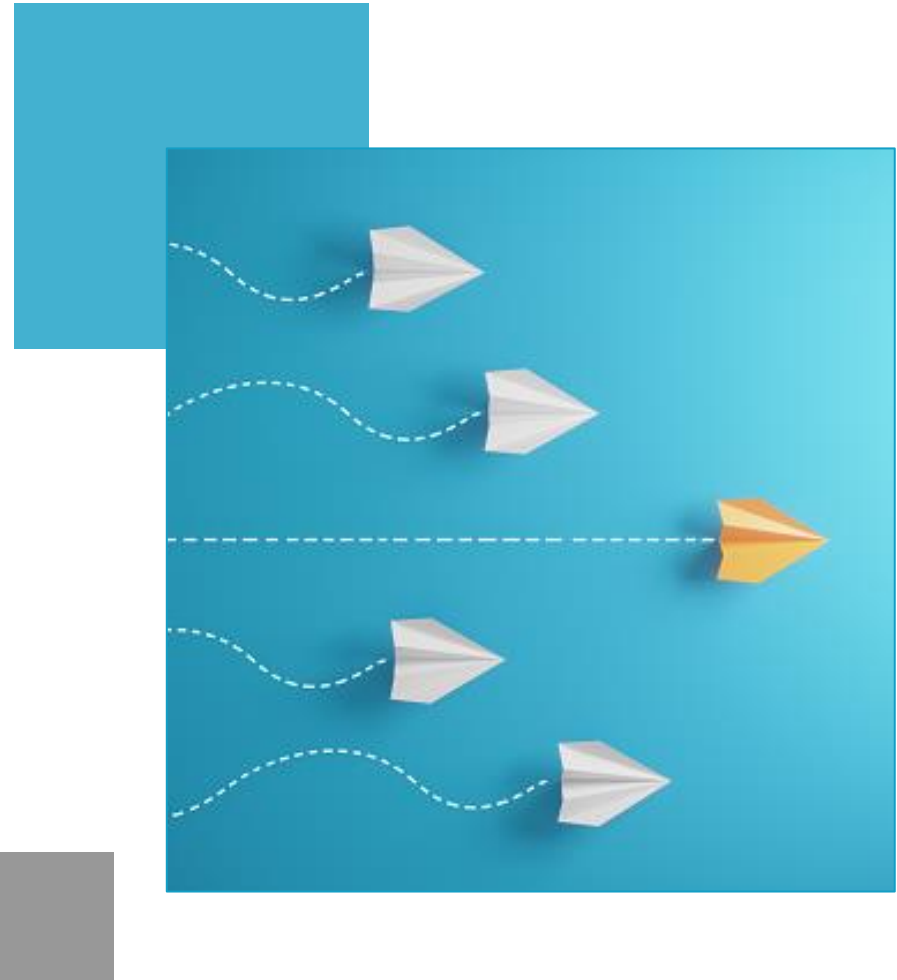
Key Takeaways

Analytics

Dental  
Developments

Sales Process  
Updates

Consumer  
Communications





# Key Takeaways

What you need to know



## Elite Plan available for IFP

**Delta Dental of Wisconsin** announced that it was adding the Elite plan to its individual and family plans lineup. The plan offers orthodontic coverage and an increased annual maximum. Evidence-Based Integrated Care Plan (EBICP) is also included in the plan allowing members with oral-health implications extra cleanings and/or fluoride treatments.

Competiscan anticipates that insurers will continue to enhance their product offerings as they seek to remain competitive in the dental insurance landscape.

## Enhanced Group Dental Plans

**Harvard Pilgrim Healthcare** introduced Point32Health Dental exclusively offered to 51+ groups. The new plan offers one of the most robust PPO networks in the industry and comprehensive coverage for preventive, restorative and orthodontia care. **Delta Dental of New Jersey** announced their small group plans would have increased calendar maximums as well as enhanced ortho plans with greater lifetime benefits.

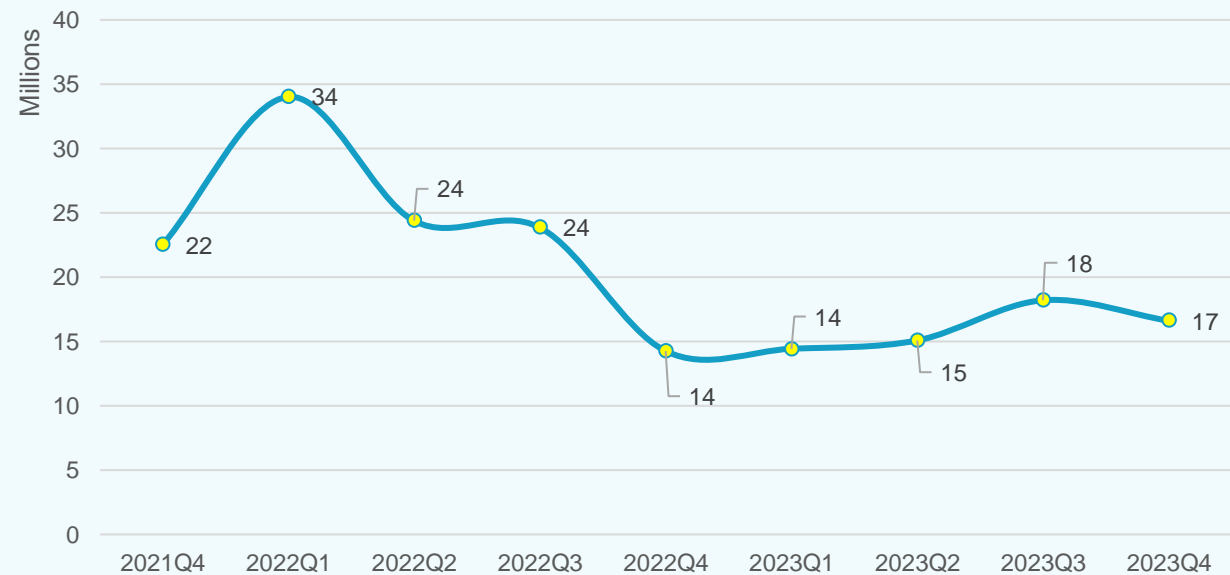
Competiscan anticipates that dental insurers will continue to enhance their small business offerings as they aim to provide more value to employers and their workforce.



# Estimated Mail Volume: Direct Mail Trend Over Time

Competiscan observed Q4 2023 Estimated Mail Volumes that increased 14% compared to Q4 2022.

Individual Dental Insurance - Estimated Mail Volume  
Q4 2021 - Q4 2023



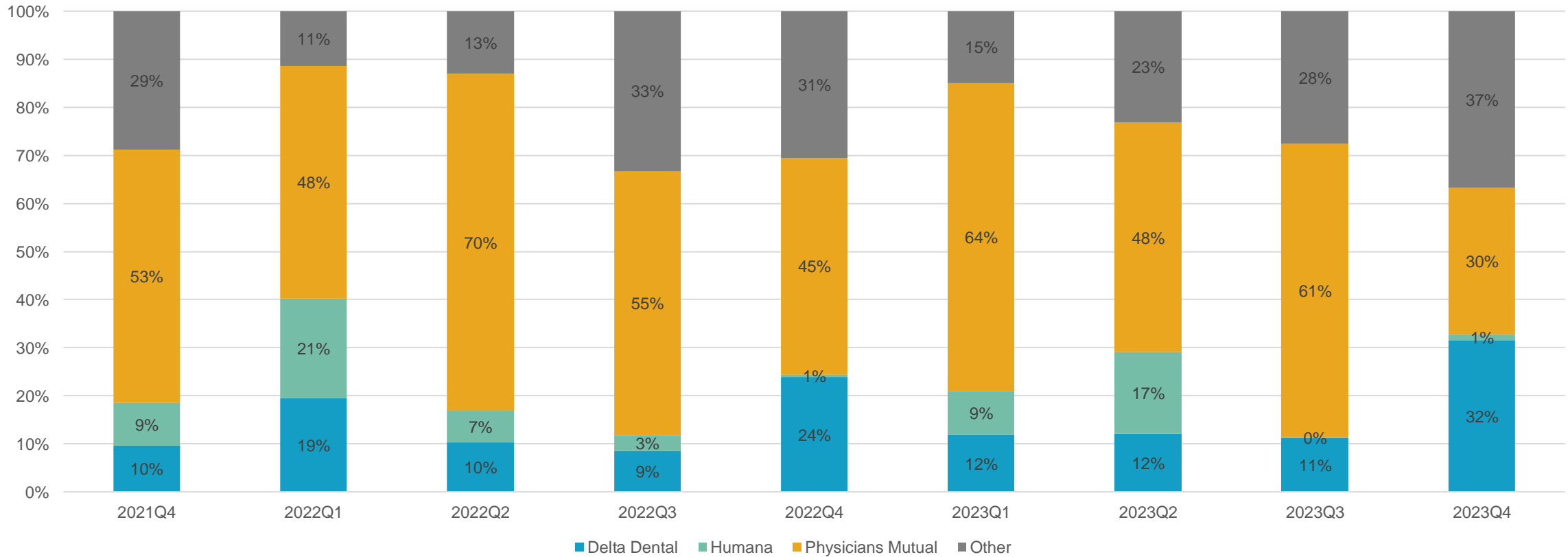
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between October 2021 and February 2024 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

# Estimated Mail Volume: Market Share

Physicians Mutual accounted for 30% of total individual direct mail volume in Q4 2023, representing a 15% decrease in market share Y/Y.



Estimated Mail Volume: Market Share Q4 2021 - Q4 2023

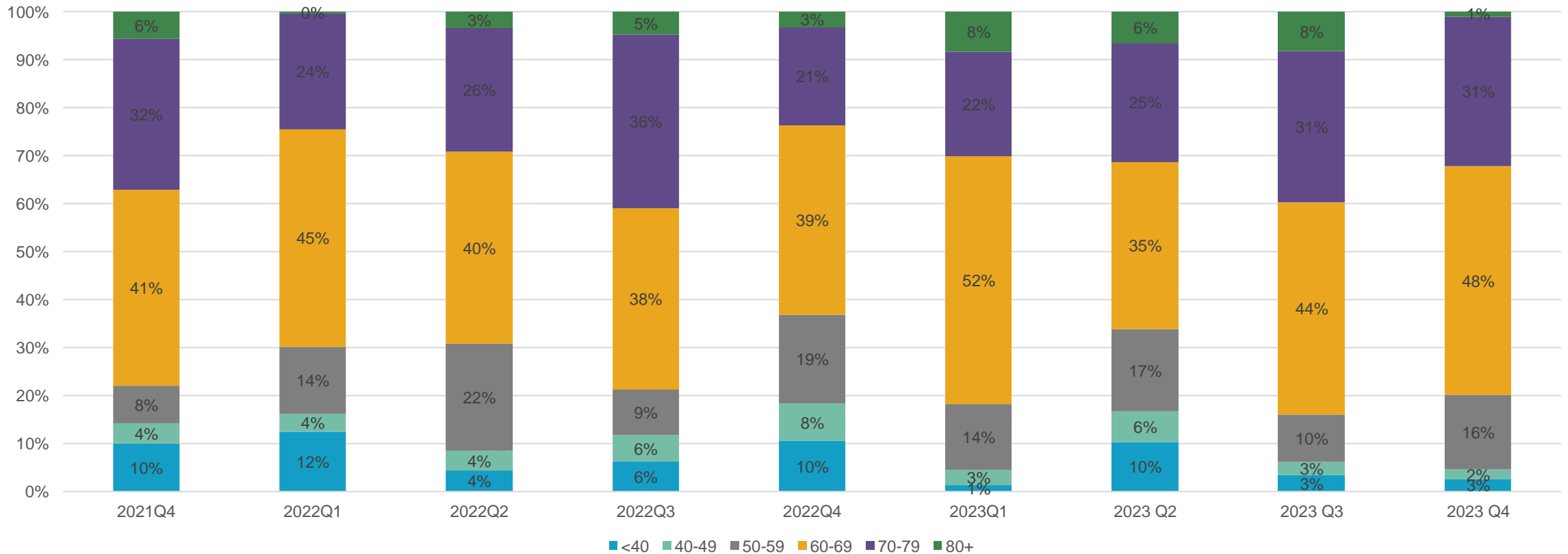


Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between October 2021 and February 2024 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

# Estimated Mail Volume: Age Distribution

In Q4 2023, 48% of all individual direct mail offers observed were sent to consumers between the ages of 60-69, representing a 9% increase in market share Y/Y.

Estimated Mail Volume: age Distribution Q4 2021 - Q4 2023



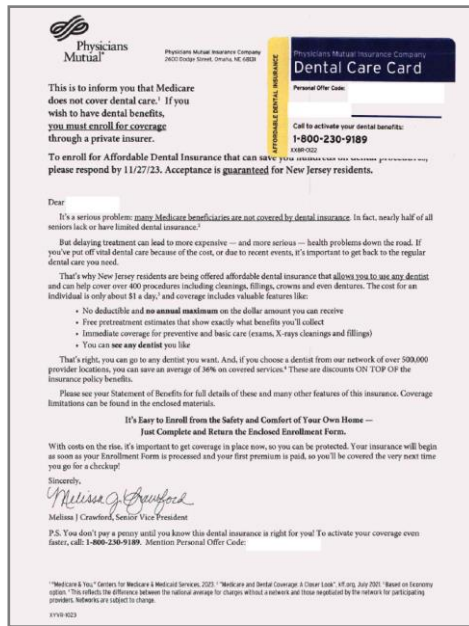
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between October 2021 and February 2024 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

# Top Offers: Q4 2023 Individual Dental Insurance

The direct mail offers on this slide were some of the individual dental offers most frequently overserved for Q4 2023. Criteria for top mailers include high volumes, numerous copies, multiple locations, and multiple observations over time

## Physicians Mutual

It's a serious problem: many Medicare beneficiaries are not covered by dental insurance. In fact, nearly half of all seniors lack or have limited dental insurance



2023-10-07-1953

## Delta Dental

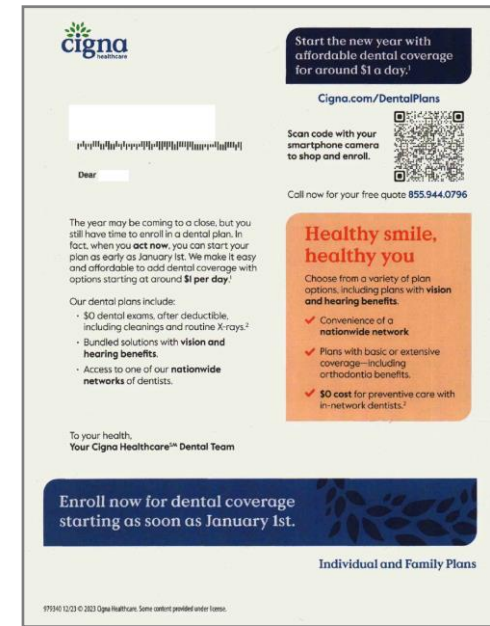
There's a way to keep your teeth healthy after you retire. protect your smile with the AARP Dental Insurance Plan



2023-10-20-4245

## Cigna

The year may be coming to a close, but you still have time to enroll in a dental plan



2023-12-22-3568



# Dental Developments



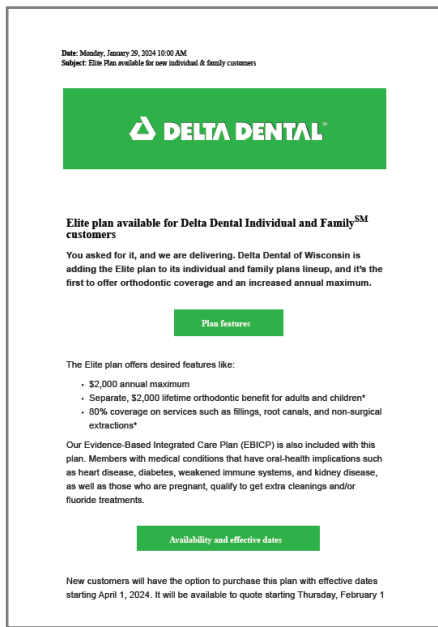


# Individual Product Updates

Dental insurers announced individual product enhancements and updates. Notably, Delta Dental of Wisconsin communicated that it was adding the Elite plan to its individual and family plans lineup, and it's the first to offer orthodontic coverage and an increased annual maximum.

## Delta Dental of Wisconsin

Delta Dental of Wisconsin is adding the Elite plan to its individual and family plans lineup



2024-01-29-574

## Cigna

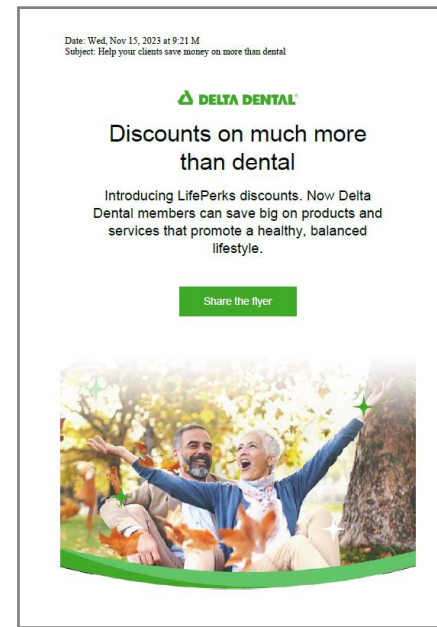
The Cigna Dental 5000/200 and Cigna Dental 3000/150 High Annual Maximum plans will no longer be available



2023-11-17-1526

## Delta Dental

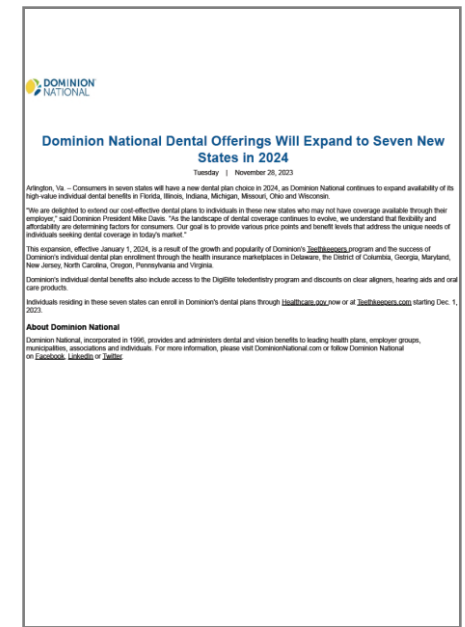
Introducing LifePerks discounts. Now Delta Dental members can save big on products and services



2023-11-15-3792

## Dominion National

Dominion National dental offerings will expand to seven new states in 2024



2023-11-28-4459

# Group Product Updates

Insurers announced new and improved group dental products. Harvard Pilgrim's newest offering, Point32Health Dental, offers comprehensive coverage for preventive, restorative and orthodontia care. Delta Dental of New Jersey enhanced ortho plans with greater lifetime benefits and increased calendar year maximums – up to \$5,000 for specific plans.

## Delta Dental of New Jersey

We've taken our most popular small group plans and added more of what small groups want



2023-11-02-3085

## Moda Health

You are now able to offer your 100+ clients the combination of both Delta Dental and Willamette Dental



2023-11-07-2939

## Harvard Pilgrim Health Care

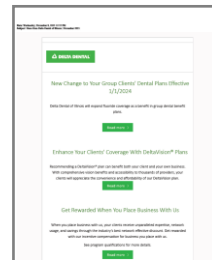
Point32Health Dental is the newest product to join our portfolio of health and well-being programs



2024-01-30-892

## Delta Dental of Illinois

Delta Dental of Illinois will expand fluoride coverage as a benefit in group dental benefit plans



2023-11-08-1072

## UnitedHealthcare

New and existing standard and new standard fully insured plans will cover posterior composites



2023-12-11-884

## Capital BlueCross

Enhanced dental benefits for members with chronic conditions



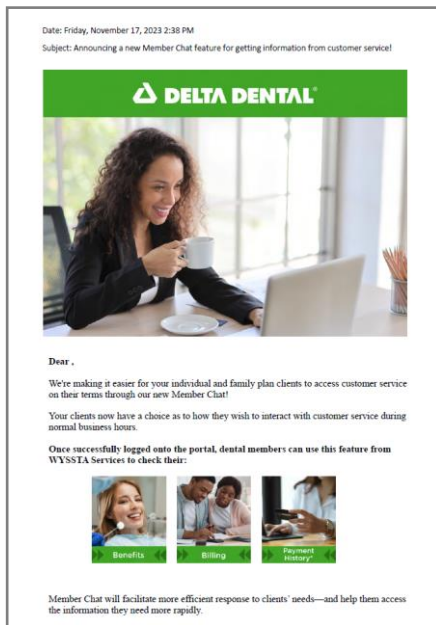
2024-01-26-792

# Member Tools

Dental insurers updated and enhanced member tools during Q4. Delta Dental of New Jersey introduced a new Member Chat feature, while MetLife informed members they could use Apple Wallet to access their Dental ID card.

## Delta Dental of New Jersey

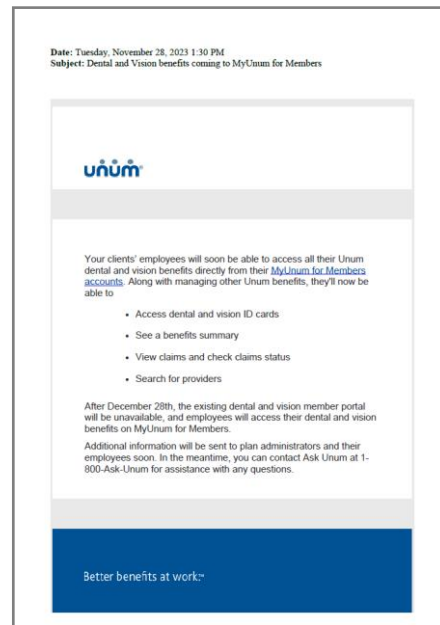
Announcing a new Member Chat feature for getting information from customer service



2023-11-17-1744

## Unum

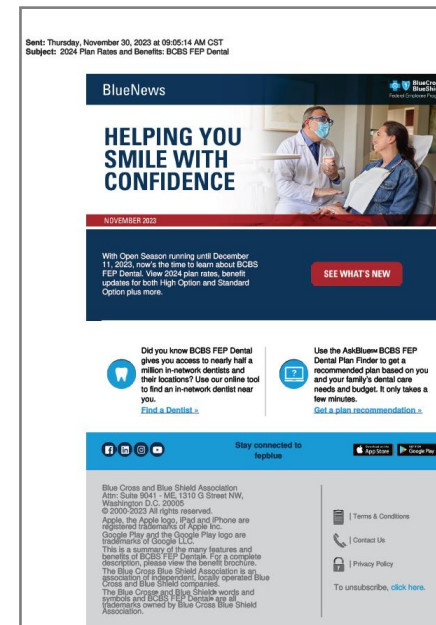
Employees will soon be able to access all their dental benefits directly from their MyUnum for Members accounts



2023-11-28-670

## BCBS Federal Employee Program

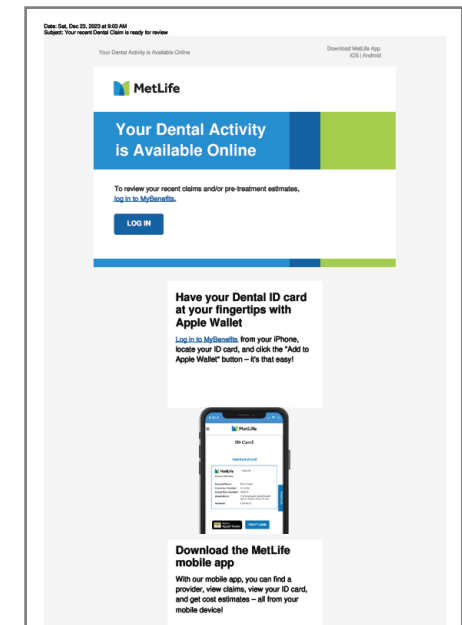
Use the AskBlue BCBS FEP Dental Plan Finder to get a recommended plan based on your needs and budget



2023-11-30-1882

## MetLife

Have your Dental ID card at your fingertips with Apple Wallet



2023-12-23-1034



# Sales Process Updates

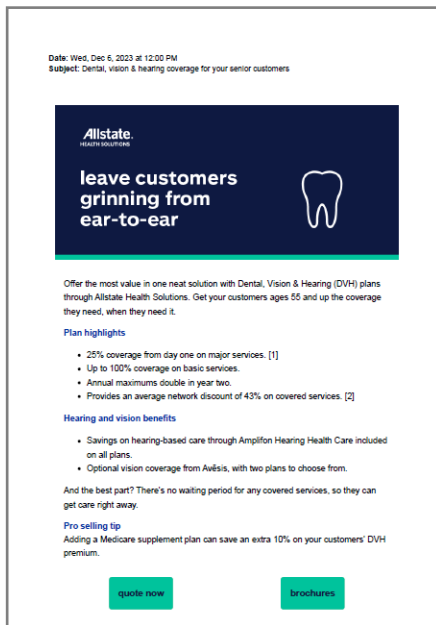


# Individual Product Positioning

Insurers promoted individual dental plans in Q4. Allstate highlighted their plan's highlights to producers targeting the senior population. Humana discussed how their Smart Choice dental plans could be purchased on the exchange while offering in- and out-of-network benefits and requiring no enrollment fees.

## Allstate

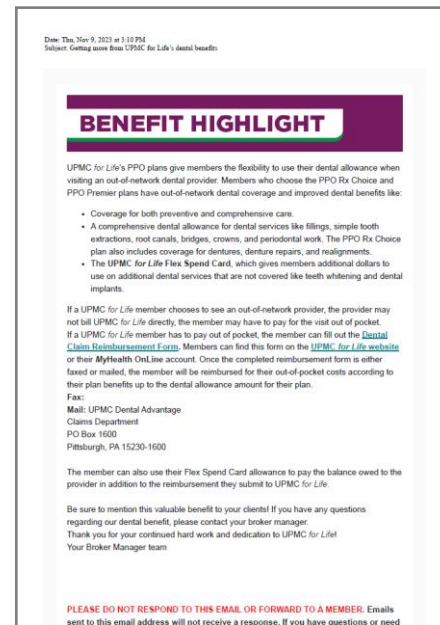
Get your customers ages 55 and up the coverage they need, when they need it



2023-12-06-1270

## UPMC

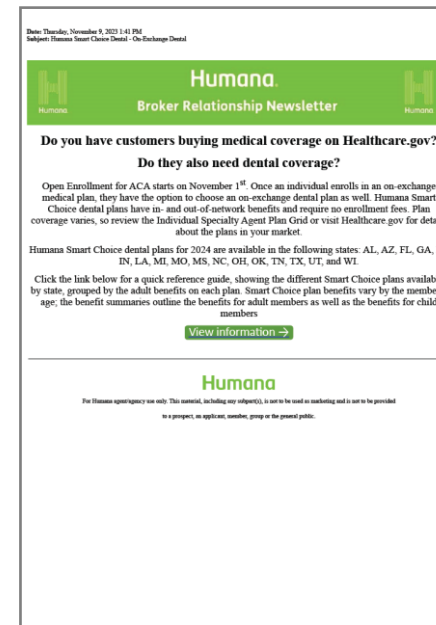
UPMC for Life's PPO plans give members the flexibility to use their dental allowance



2023-11-09-1584

## Humana

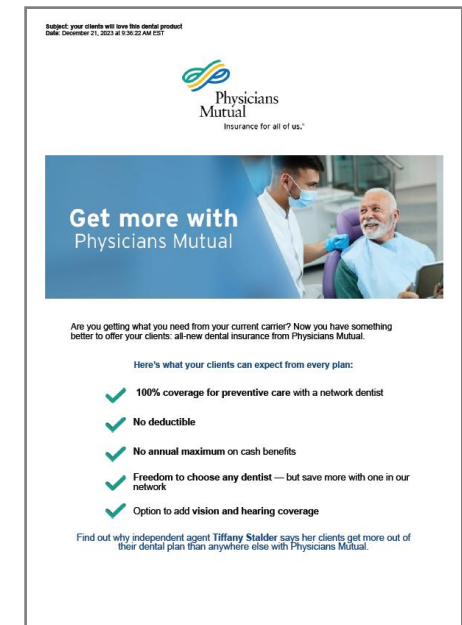
Humana Smart Choice dental plans have in- and out-of-network benefits and require no enrollment fees



2023-11-09-1258

## Physicians Mutual

Now you have something better to offer your clients: all-new dental insurance from Physicians Mutual



2023-12-21-1111

# Group Product Positioning

Insurers advertised their group dental plans during Q4. Humana and Allstate Benefits promoted flexibility in their plans by offering large PPO networks, while Delta Dental of Wisconsin offered groups two-year rate guarantees.

## Humana

Grow your business with our group dental plans. Dental plans built with savings, flexibility and overall



2024-01-10-1746

## Delta Dental of Wisconsin

To put it simply, your clients can offer dental benefits their employees deserve



2023-12-18-669

## Allstate Benefits

With our dental PPO options, your customers can choose between two large, nationwide networks



2023-11-29-893

## Sun Life

Years of combined experience have taken our dental far. Now we're pushing it even further



2023-11-28-317

## Capital BlueCross

Teledentistry app can help members stay on track with preventive dental care



2023-11-22-1004

## Solstice

Offer dental coverage to your clients while also earning commissions through Solstice products



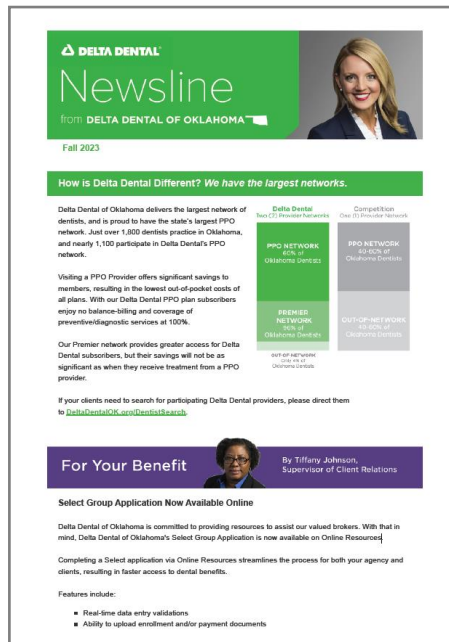
2023-11-08-1172

# Agent Tools

Dental insurers marketed their agent tools. Notably, Delta Dental of Oklahoma communicated that their Select Group Application was now available on Online Resources which streamlines the process for both the agency and clients, resulting in faster access to dental benefits.

## Delta Dental of Oklahoma

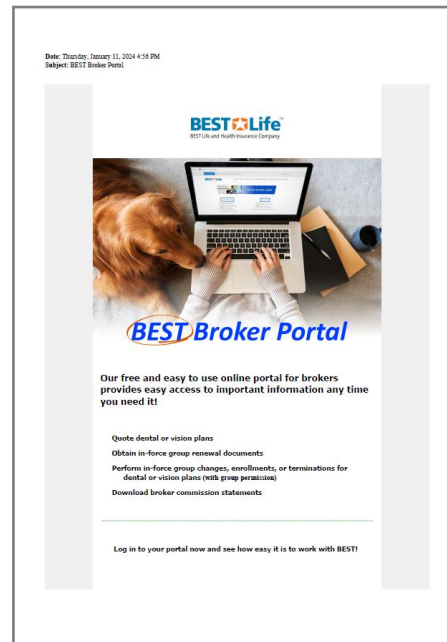
Delta Dental of Oklahoma's Select Group Application is now available on Online Resources



2023-11-07-3952

## BEST Life and Health

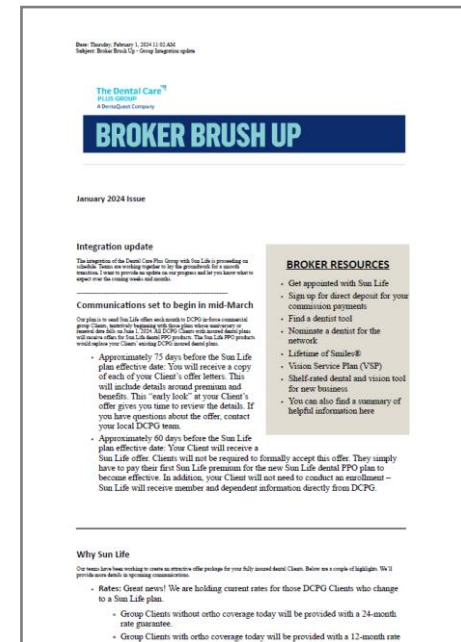
Our free and easy to use online portal for brokers provides easy access to important information any time you need it



2024-01-11-1650

## The Dental Care Plus Group

Sun Life Connect is the portal both you and your Clients will use to manage your business with Sun Life



2024-02-01-1322

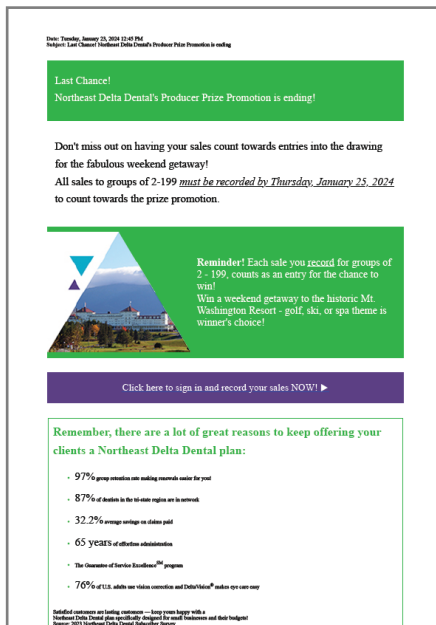
# Producer Incentives

Insurers offered new dental sales incentives during Q4. BEST Life and Health offered cash bonuses for group sales, while United Concordia offered points redeemable for college for group dental sales.



## Northeast Delta Dental

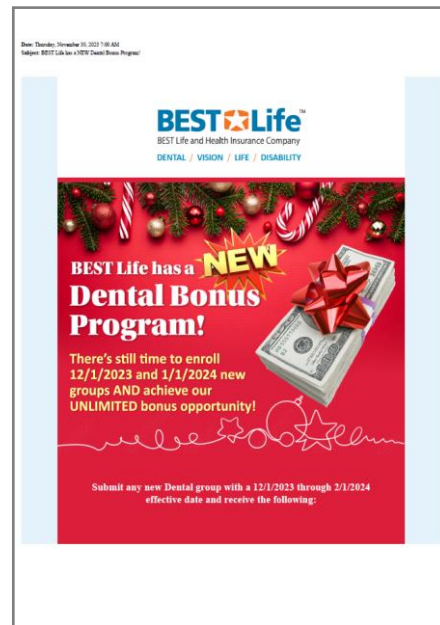
Win a weekend getaway to the historic Mt. Washington Resort - golf, ski, or spa theme is winner's choice



2024-01-23-1677

## BEST Life and Health

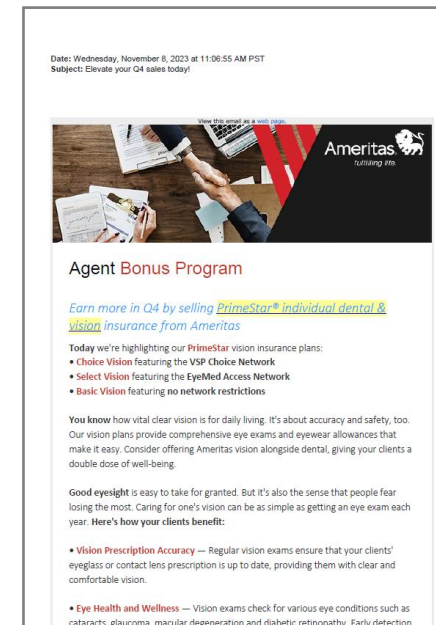
BEST Life has a new Dental Bonus Program



2023-11-30-536

## Ameritas

Earn more in Q4 by selling PrimeStar individual dental insurance from Ameritas



2023-11-08-1262

## United Concordia

When you sell United Concordia Dental plans, you'll earn points to help the students in your family afford college



2023-10-23-3450



# Consumer Communications



# Acquisition Marketing



Dental insurers targeted prospective customers. Cigna promoted dental coverage that could start as soon as next month, while Delta Dental of Colorado and Guardian advertised plans as low as \$1/day and \$15/month, respectively.

## Cigna

Now's the time to enroll in a new dental plan. If you enroll today, you could have coverage next month



2024-01-19-1500

## Delta Dental of Idaho

Dental benefits for less than \$1 a day = more reasons to smile



2023-10-17-4509

## Guardian

You already take care of your eyes! Let's plan for a healthy smile next. Dental plans start at \$15/month



2023-11-02-4225

## Delta Dental of Colorado

It's never been easier or more affordable to get the dental coverage you deserve for less than \$1 a day



2023-11-29-4765

## Cigna

Start the new year with affordable dental coverage for around \$1 a day



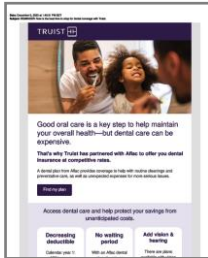
2023-12-16-1627

# Affinity Marketing

Insurers partnered with affinity groups to reach new customers. MetLife and Ameritas both partnered with alumni associations, while Aflac partnered with a financial institution.

## Aflac/Truist

Truist has partnered with Aflac to offer you dental insurance at competitive rates



2023-12-09-204

## Delta Dental of California/AARP

Protect your smile for years to come with the AARP Dental Insurance Plan



2023-11-25-1896

## MetLife/Alumni Association

BYU-Idaho alumni now have access to savings, plan choices and convenience through MetLife



2024-01-24-3473

## Ameritas/Alumni Association

From our partner AMBA: affordable dental insurance for USC Alumni, now available



2023-12-07-1835

## Cigna/USAA

We've teamed up with Cigna to bring you dental plans to achieve a healthier smile that fits your life and budget



2023-12-20-1627

# Loyalty Outreach

Loyalty outreach sent by dental insurers are featured below. Aetna emailed members informing them that their PPO plan allows them to see dentists and specialists of their choice with no referrals or primary care dentist needed. Anthem BlueCross BlueShield communicated to members that they've expanded the number of in-network dentists in their state, making it even easier to find a nearby dentist.

## Aetna

Get to know your Aetna Dental plan



2024-01-17-1457

## Guardian

Don't delay: 3 ways to get more out of your dental benefits



2023-11-09-1539

## Anthem BlueCross BlueShield

We've expanded the number of in-network dentists



2023-12-19-4403

## Delta Dental of Iowa

Keep your mouth healthy by visiting the dentist for regular exams & cleanings



2023-10-23-4446

## DentaQuest

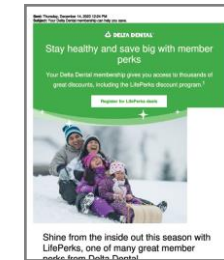
Dental health is important to overall health. To schedule an appointment, reach out to your PCP



2023-09-28-4051

## Delta Dental

Your Delta Dental membership gives you access to the LifePerks discount program



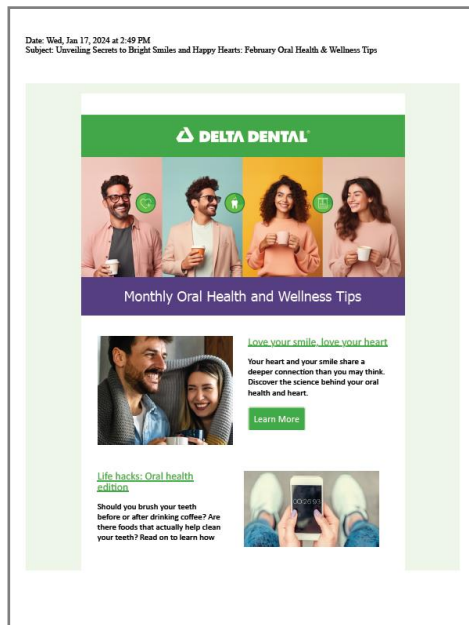
2023-12-14-3150

# Member Newsletters

Dental insurers distributed a variety of member newsletters. Topics ranged from the connection between oral and heart health to the benefits of using an in-network dentist for dental services.

## Delta Dental of New Jersey

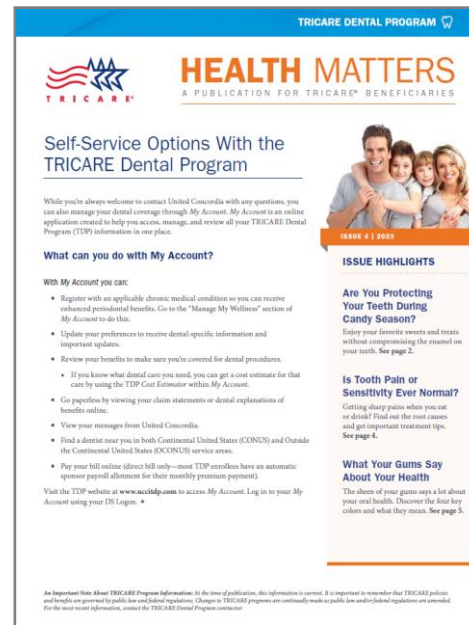
Monthly Oral Health and Wellness Tips: Your heart and your smile share a deeper connection than you may think



2024-01-17-777

## TRICARE

TRICARE Dental Program (TDP) enrollees may visit any dentist, but there are several advantages to visiting a TDP network dentist



2023-11-28-3849

## UnitedHealthcare

Do you know what to do if your child has a cracked or broken tooth? Learn how to get emergency dental care

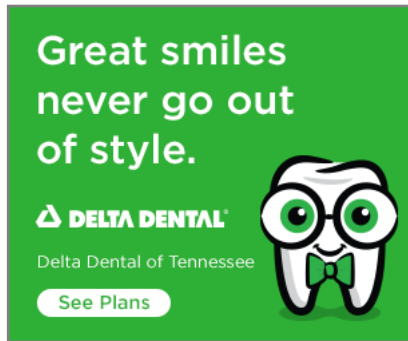


2024-01-13-1319

# Omni Channel Marketing

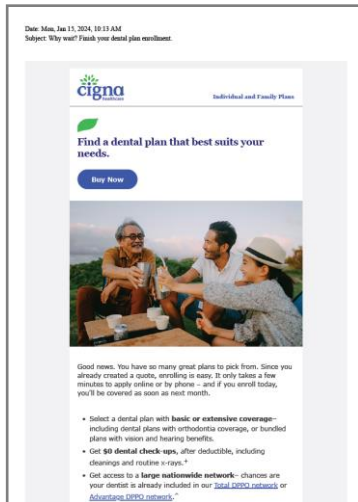
Panelists received email, direct mail, and online display ads promoting dental plans. A sampling of the advertisements are represented on this slide.

Delta Dental of Tennessee



Online Display: 2023-10-23-1782

Cigna



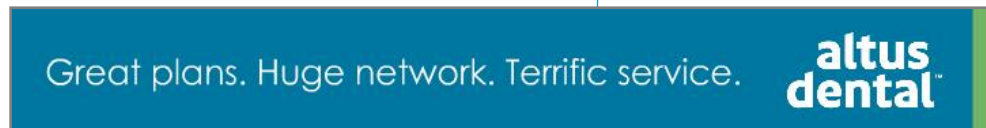
Email: 2024-01-15-1063



## Omni-Channel Insights

Email, direct mail, and online display ads targeted to consumers during Q4

Altus Dental



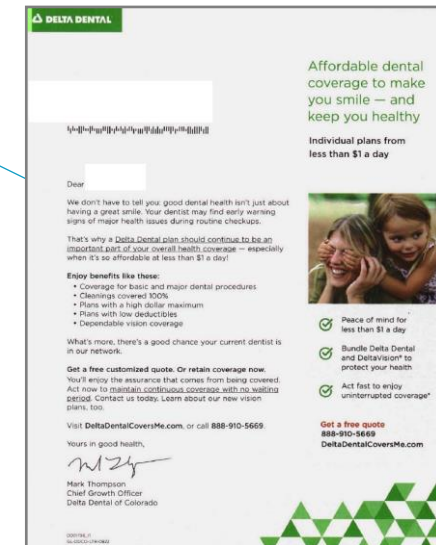
Online Display: 2023-12-27-2617

Cigna



Online Display: 2023-11-25-1561

Delta Dental of Colorado



Email: 2024-01-15-1063

# competiscan

*Insights*

## Competiscan Research & Insights

- 📞 312.488.1810
- ✉️ [research@competiscan.com](mailto:research@competiscan.com)
- 🌐 [www.competiscan.com](http://www.competiscan.com)

February 2024



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