

A woman with long dark hair and glasses is sitting at a desk, looking at a tablet. She is wearing a white, textured sweater. On the desk, there is a laptop, a pen holder with several pens, and some papers. In the background, there is a window with a plant and a sign that says "FLOWERS".

competiscan
TREND REPORT
Dental Insurance
Overview
Q1 2023

Contents

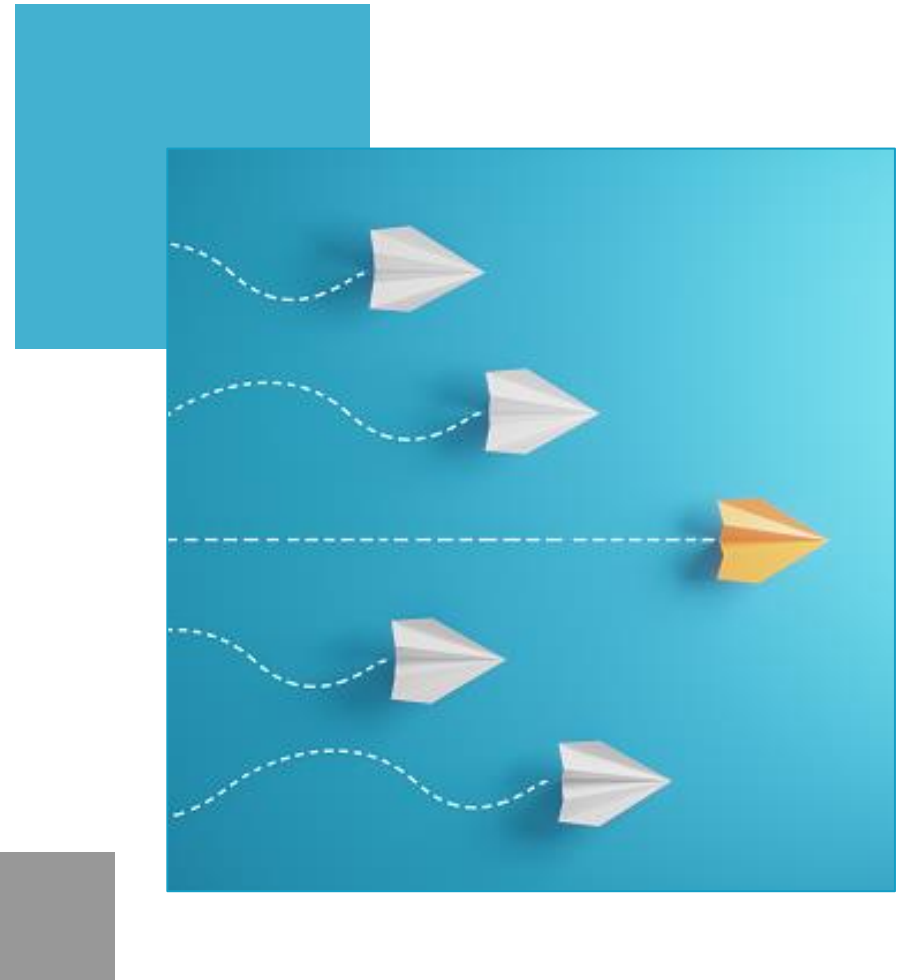
Key Takeaways

Analytics

Dental
Developments

Sales Process
Updates

Consumer
Communications





Key Takeaways

What you need to know



Individual Dental Plan Expansion

Carriers expanded their individual product geographic footprints in Q1. Cigna announced that their High Annual Maximum Plans could now be sold in 11 new states, while Humana announced that their Complete Dental product was going to be made available in 5 new states.

Competiscan anticipates that we will see further product expansion into new states as carriers look for ways to boost sales and reach new customers.

BlueShield of California Update

BlueShield of California introduced 8 new DPPO plans for 2023 that provide groups with more options and increased offerings. Some of the newly designed plans include higher calendar year maximums as well as offering MAC out-of-network reimbursement option

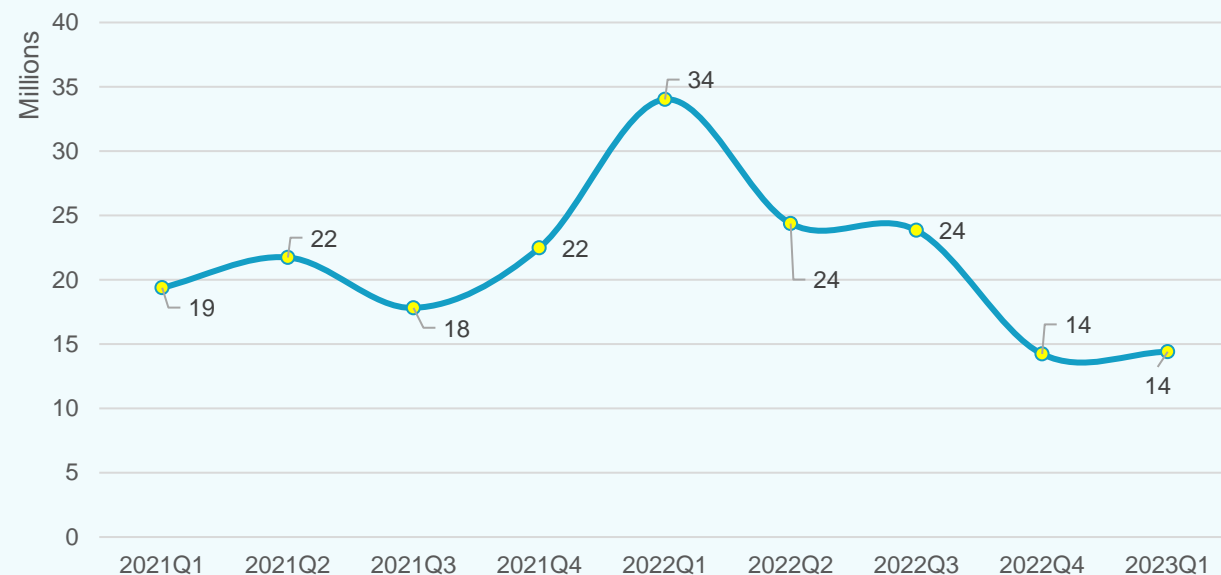
Five DPPO plans and five DINO plans were withdrawn from their specialty portfolio beginning January 1, 2023, as part of their product transformation and portfolio simplification efforts.



Estimated Mail Volume: Direct Mail Trend Over Time

Competiscan observed Estimated Mail Volumes that remained flat in Q1 2023 compared to Q4 2022.

Individual Dental Insurance - Estimated Mail Volume
Q1 2021 - Q1 2023



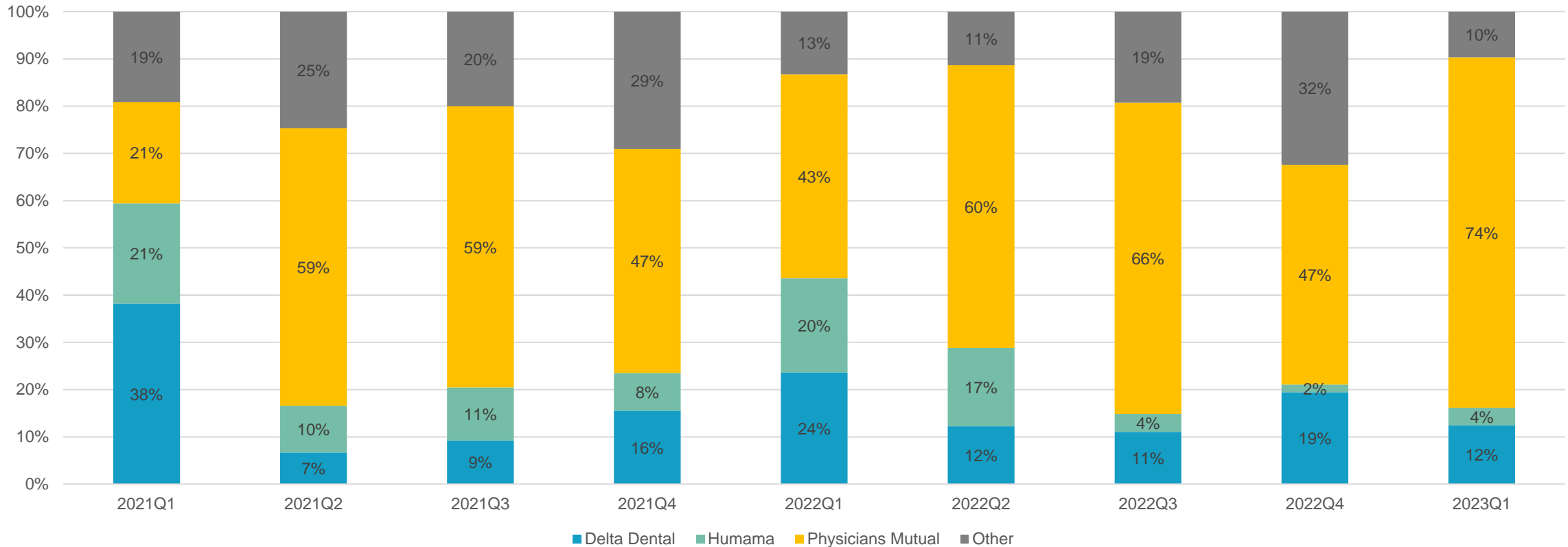
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between January 2021 and May 2023
| Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type:
Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

Estimated Mail Volume: Market Share

Physicians Mutual accounted for 74% of total individual direct mail volume in Q1 2023, representing a 31% increase in market share Y/Y.



Individual Dental Insurance - Market Share Q1 2021 - Q1 2023



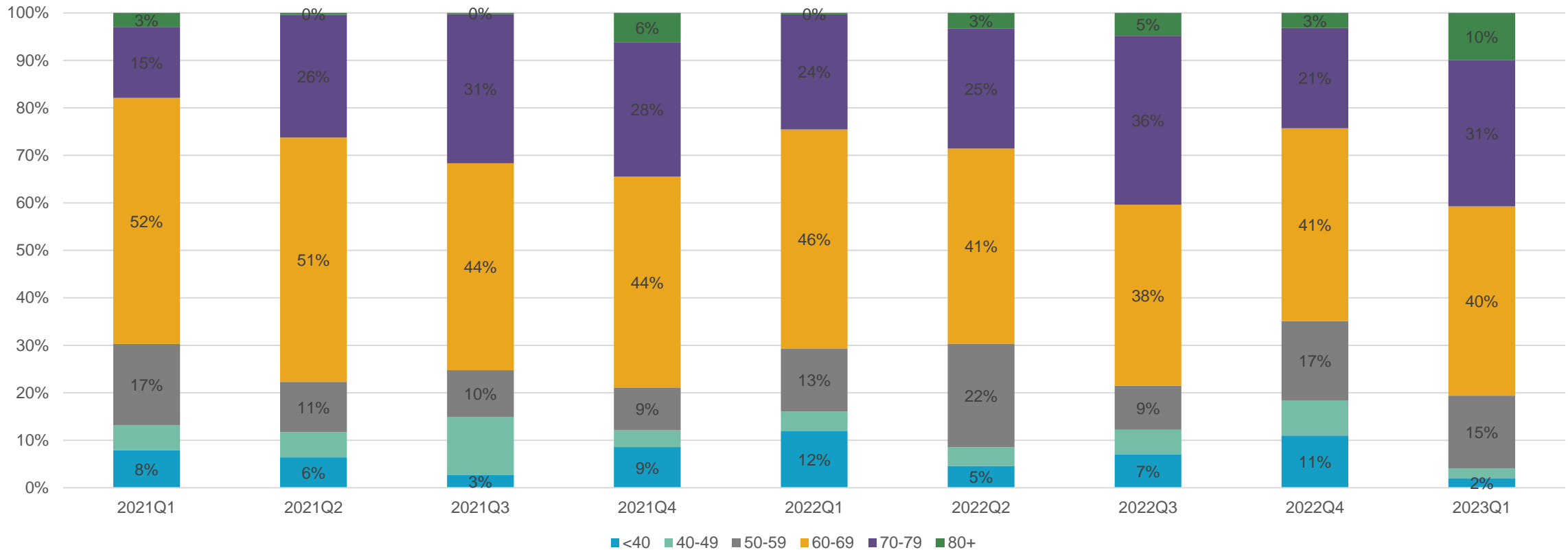
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between January 2021 and May 2023 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

Estimated Mail Volume: age Distribution

In Q1 2023, 40% of all individual dental insurance direct mail offers observed were sent to consumers between the ages of 60-69, representing a 6% decrease in market share Y/Y.



Estimated Mail Volume: Age Distribution



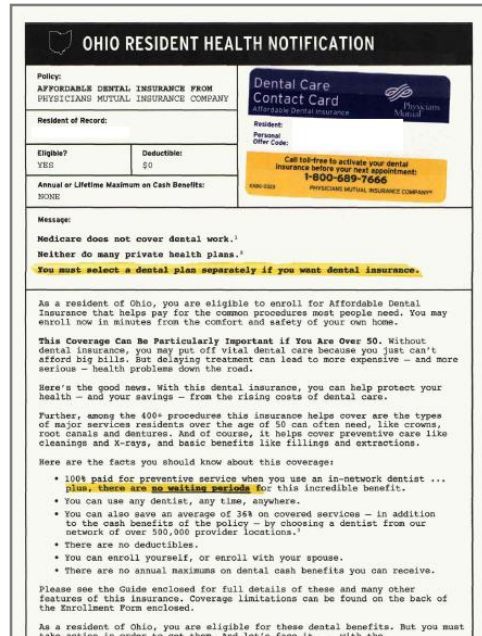
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between January 2021 and May 2023 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back | Delivery Method: Mailed

Top Offers: Q1 2023 Individual Dental Insurance

The direct mail offers on this slide were some of the individual dental offers most frequently observed for Q1 2023. Criteria for top mailers include high volumes, numerous copies, multiple locations, and multiple observations over time.

Physicians Mutual

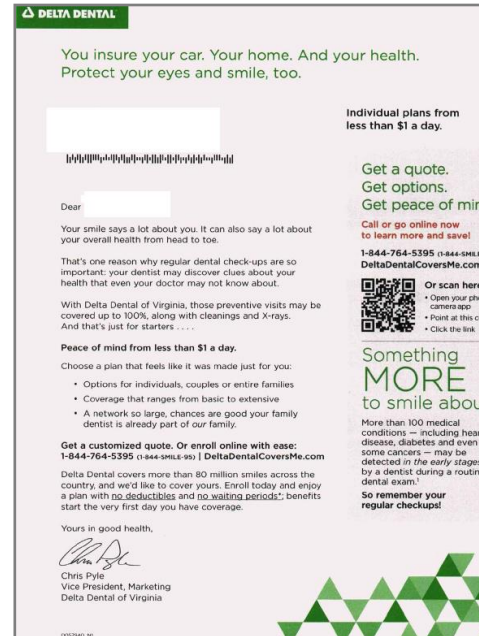
You are eligible to enroll for affordable dental insurance from Physicians Mutual that helps pay for the common procedures most people need



2023-03-06-3969

Delta Dental

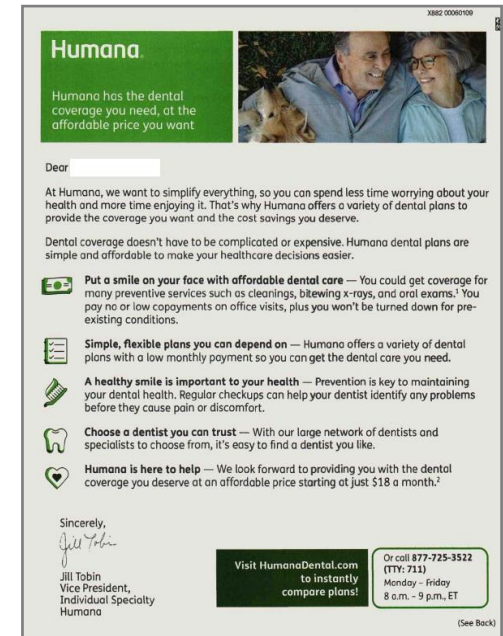
You insure your car. Your home. And your health. Protect your smile, too



2023-01-14-2606

Humana

Humana has the dental coverage you need, at the affordable price you want



2023-02-06-4616



Dental Developments



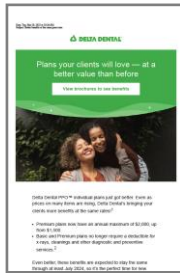


Individual Product Updates

Dental insurers announced individual product enhancements and expansions in Q1. Notably, Delta Dental increased premium plan annual maximums and removed deductibles for certain procedures, while Cigna and Humana both expanded their individual dental product to new states.

Delta Dental

Delta Dental PPO individual plans just got better



2023-03-28-1784

Cigna

Our High Annual Maximum Plans can now be sold in additional states, with an effective start date of June 1



2023-05-01-1303

Ameritas

The Value plan will be available in New York



2023-03-28-1849

Humana

In mid-April 2023 we are expanding our individual plans in the following states



2023-04-06-1912

MetLife

NCD by MetLife is now available for sale in New York and Connecticut



2023-04-04-2915

United National Life

UNL's Dental Shield 2.0 is now available in North Carolina



2023-03-21-2646

Group Product Updates

Dental insurers announced group product updates in Q1. Notably, BlueShield of California introduced 8 new DPPO plans, while Nippon Life and Delta Dental of New Jersey both decreased group rates.



BlueShield of California

Introducing 8 new DPPO plans for 2023 that provide your groups with more options and increased offerings

Dental plan updates: new and withdrawn plans for 2023

Introducing 8 new DPPO plans for 2023 that provide your groups with more options and increased offerings. We expanded our "Market" DPPO portfolio plan from 23 to 30 DPPO portfolio plans.

The newly designed plans include:

- Offering \$1000 calendar year maximum option under Bronze DPPO
 - Existing Bronze DPPO plans include \$1000 calendar year maximum
- Offering MAC out-of-network reimbursement option under Gold DPPO
 - Existing Gold DPPO plans include URE out-of-network reimbursement

New plan offerings are:

- Bronze DPPO1500MAC
- Bronze DPPO1500MAC Child Only
- Bronze Voluntary DPPO1500MAC
- Bronze Voluntary DPPO1500MAC Child Only
- Gold DPPO1500MAC
- Gold DPPO1500MAC/Child Only
- Gold DPPO1500MAC/Child Only
- Gold DPPO1500MAC/Child Only

Dental plans will be withdrawn in 2023

Five DPPO plans and five DPO plans [\(link\)](#) were withdrawn from our Specialty portfolio beginning January 1, 2023, as part of our product transformation and portfolio simplification efforts. Prior to your anniversary date, your group's renewal information will be available including recommended plan and rates. You will also have the opportunity to choose any of our other available plan options.

For your groups that are impacted by these withdrawn plans, check out this [small business dental plan navigator for network plan guide](#)

To learn more about our specialty plan offerings for 2023 check out the [Q1 Specialty Sales Guide](#).

Tools for the trusted advisor

Being a subject matter expert for your clients is fundamental to your work and, when the subject is Blue Shield of California, we want to ensure you are always prepared.

Microsite Kit Builder

Easily create group specific (upon enrollment) microsites that include member facing resources such as:

- Summary of Benefits (SBO)
- Summary of Benefits and Coverage (SBC)
- Health programs and services
- Plan specific FICA checker link

You can access the Pre-enrollment (CE) site builder on [Broker Connection](#)

Employer Enrollment Tool

This tool will help make Small Group quotes and enrollments faster, easier, and more dependable. You can expect:

- An intuitive, transparent, and reliable tool.
- Self-service member ID requests.
- Real-time status and dedicated Blue Shield support teams.

For all your Small Business renewal needs, visit the [Documents Center](#). If you have questions regarding SGOR, a [small business plan document](#) (SBO, SBC, EOC) for medical plans, pharmacy plans, dental plans, and life insurance plans are available in one location for each line of business.

[Small business plan document](#) (SBO, SBC, EOC) for medical plans, pharmacy plans, dental plans, and life insurance plans are available in one location for each line of business.

Your [Blue Shield support team](#) is available to support you throughout the year. Producer Services: (800) 558-5905.

2023-04-06-1705

Nippon Life

We have recently lowered our dental rates for groups with 2-24 enrolled

Date: Friday, February 24, 2023, 08:22:56 AM EST
Subject: Dental Rate Reduction

www.nipponlifebenefits.com

Nippon Life Insurance Company of America

Nippon Life Benefits

Small Group Dental Solutions.

Hi,

Are you in the Small Group Ancillary market? If so, I have some exciting news to share with you!

We have recently lowered our dental rates for groups with 2-24 enrolled!

Along with lower rates, our dental plans include:

- Implants and Open Enrollment (included down to 2 enrolled)
- No Waiting Period on Major Services¹
- Up to 14% discount for current coverage and purchasing of multiple lines of coverage²
- Two large national networks to choose from or utilize both for more than 10 enrolled
- Annual Maximums including \$3,000 and \$5,000

This is a great opportunity for new sales and upcoming renewals. Please contact me for specifics based on your state and group size. We are also proud to offer a new group enrollment letter **in as little as 24 hours** for your small group ancillary clients!

It would be my pleasure to work with you!

Second Vice President

1. Rate reduction for eligible, 2-4 enrolled groups only
2. Groups with a 2 enrolled require current coverage

2023-02-24-2205

Delta Dental of New Jersey

Delta Dental's new business rates for 10-50 life group dental plans saw a 10% reduction in 2023

Date: April 12, 2023 at 4:07:10 PM EDT
Subject: Reminder: Don't miss out on Delta Dental of New Jersey's lower small group rates

Just a reminder: Delta Dental of New Jersey's new business rates for 10-50 life group dental plans saw a 10% reduction in 2023. For a quote, contact your Sales Executive today or download our latest version of [Quick Quotes](#).

[Download Quick Quotes Now](#)

Thank you for your continued partnership with Delta Dental. Sincerely,
Small Group and Individual Programs Sales Director
Delta Dental of New Jersey and Connecticut

2023-04-12-3039

MetLife

We've continued to enhance our plan features designed to help employees make the most of their dental benefits

Date: Wednesday, March 29, 2023 10:08 AM
Subject: What's New at MetLife - Dental

What's New at MetLife - Dental

As the largest single dental carrier, MetLife continues to invest in providing a high-quality network through several channels. As a result, the 2023 program set-up network, primarily through regional provider networks at the state and regional level, led to enhanced specific needs. These also continue to be network growth through relationships with a [LocalNetwork](#). We've also continued to enhance our plan features designed to help employees make the most of their dental benefits by incorporating preventive care, helping reduce out-of-pocket costs, and promoting whole-person health.

- Network
 - Approve network contracts and growth post-purchase
 - Targeted recruitment campaign on the state-specific level based on customer-specific needs
- Plan Design Highlights
 - Improve preventive care of employees' oral and dental health by increasing a member's annual maximum and increasing percentage, and by reducing plan deductibles
 - Introduce a new 2023 plan design for the state of Connecticut. This design, known as 2.0, will be our most significant plan new introduction. Key features of the design plan include: employee dental maximum benefit increase
 - Integrate with medical data (like member risk-pooling and medical conditions) such as pregnancy, diabetes or heart disease to gain access to enhanced dental coverage level and reimbursement for out-of-pocket costs on special preventive and preventive dental services that help improve overall health.
- Employee Experience
 - Digital ID Card able to be downloaded to your mobile device central wallet
 - Enhanced ID benefits through the Delta ID Card

300 E. Executive Drive, Suite 101, Brookfield, Wisconsin 53005 | CA#
Metropolitan Life Insurance Company, New York, NY 10166

Notes:

Image: All is well and we've had a great start to your year!

If you're looking for more with an update on What's New at MetLife for 2023, with my robust product suite containing over 50 different plan solutions, there have likely been quite a few updates since our last review. Attached in this email is a new page document that provides a complete overview of our different product offerings. In future weeks, I'll be highlighting a few of the updates that are most specific to both you and your clients. I appreciate your time and look forward to answering any questions you may have.

Thank you!

2023-03-29-2534

Member Tools

Dental carriers promoted member tools in Q1. Mutual of Omaha announced the launch of their new Dental Wellness Center, while Capital BlueCross advertised the DigiBite teledentistry app which allows members to see a dentist without visiting the dentist's office.

Mutual of Omaha

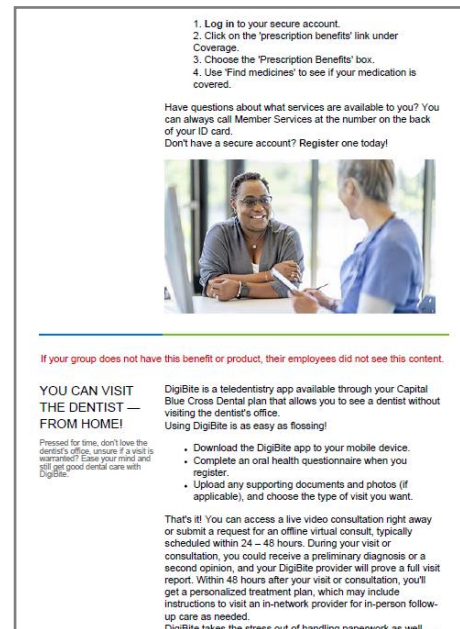
Dental Insurance Expanded Resources Through Go2dental



2023-03-30-2736

Capital BlueCross

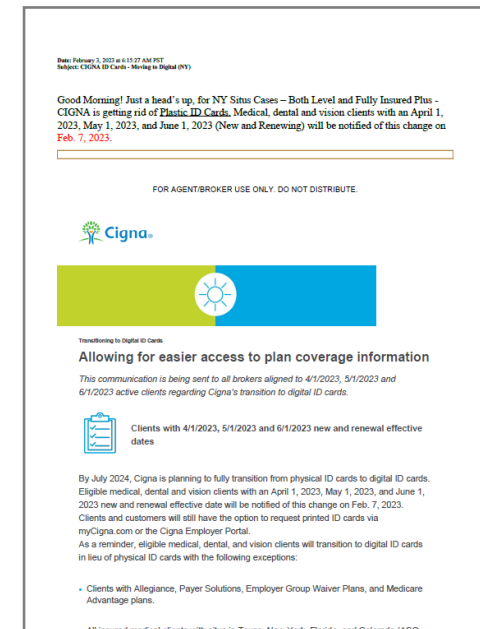
DigiBite is a teledentistry app available through Capital BlueCross Dental plans



2023-03-29-2933

Cigna

By July 2024, Cigna is planning to fully transition from physical ID cards to digital ID cards



2023-02-03-1802



Sales Process Updates

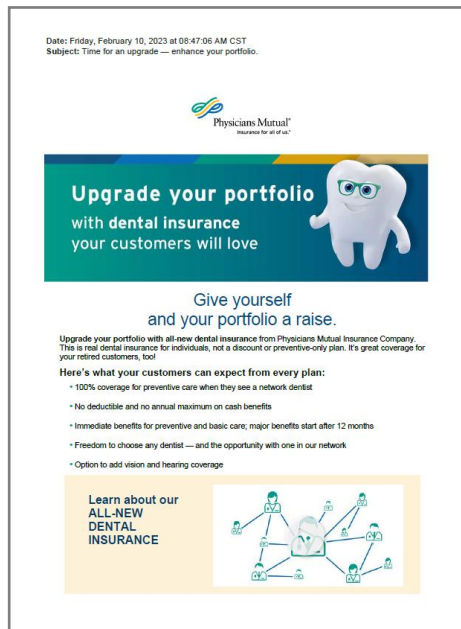


Individual Product Positioning

Dental carriers promoted their individual plans in Q1. Physicians Mutual advertised immediate benefits for preventive and basic care, while MetLife promoted the industry's only individual plan with a \$10,000 maximum.

Physicians Mutual

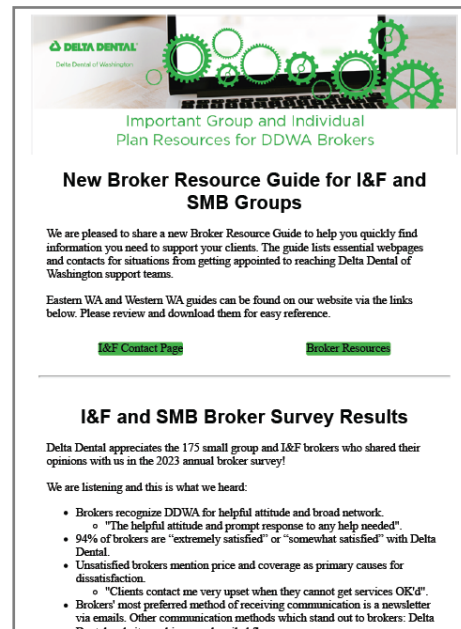
Upgrade your portfolio with all-new dental insurance from Physicians Mutual Insurance Company



2023-02-10-454

Delta Dental of Washington

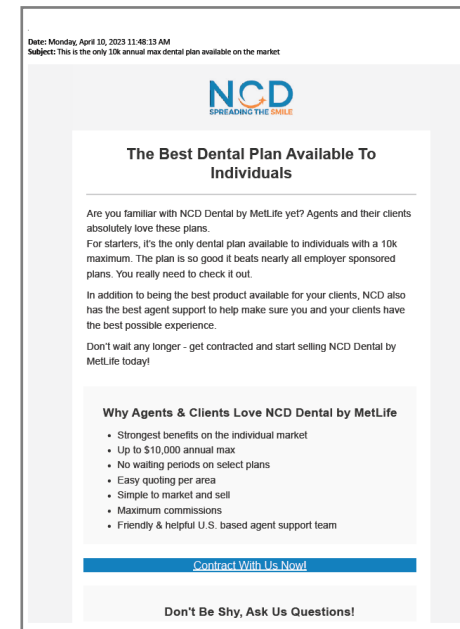
New Broker Resource Guide to help you quickly find information you need to support your clients



2023-04-25-1724

MetLife

This is the only 10k annual max dental plan available on the market



2023-04-10-2132

Solstice

Grow your sales with individual dental plans



2023-03-21-1532

Group Product Positioning

Dental carriers promoted their group plans in Q1. Guardian advertised their teledentistry option for employees through Teledentistry.com, while Delta Dental of Illinois used National Small Business Week to promote group plans that offer no waiting periods for any size group.

Guardian

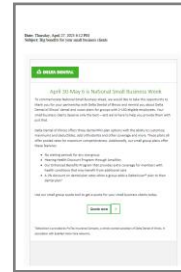
When mouth matters can't wait, teledentistry for employees



2023-05-05-1112

Delta Dental of Illinois

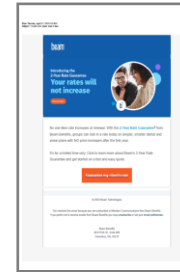
April 30 - May 6 is National Small Business Week. Big benefits for your small business clients



2023-04-27-2566

Beam Benefits

With the 2-Year Rate Guarantee from Beam Benefits, groups can lock in a rate today



2023-04-13-2046

Solstice

Keep yourself in the best position possible all year by selling dental with Solstice



2023-02-27-797

Equitable

You'll want to hear about the Equitable Dental Network



2023-02-15-399

Humana

We remain dedicated to serving the commercial group market with our award-winning dental plan experience



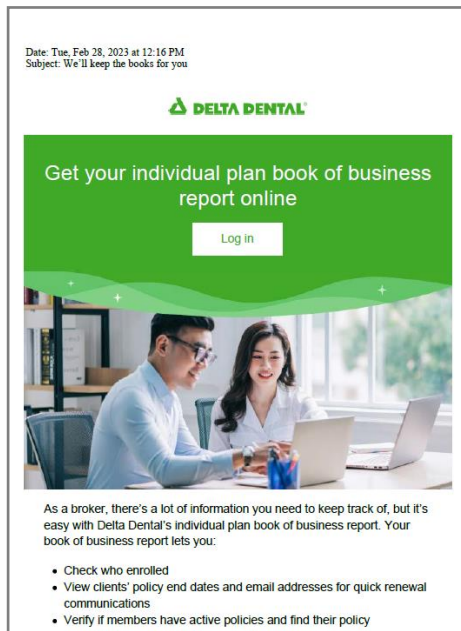
2023-02-28-1238

Agent Tools

Dental insurers marketed their agent tools in Q1. Delta Dental communicated to producers that they could get their individual plan book of business report online, while CarePlus Dental Plans announced a new portal to better serve their brokers.

Delta Dental

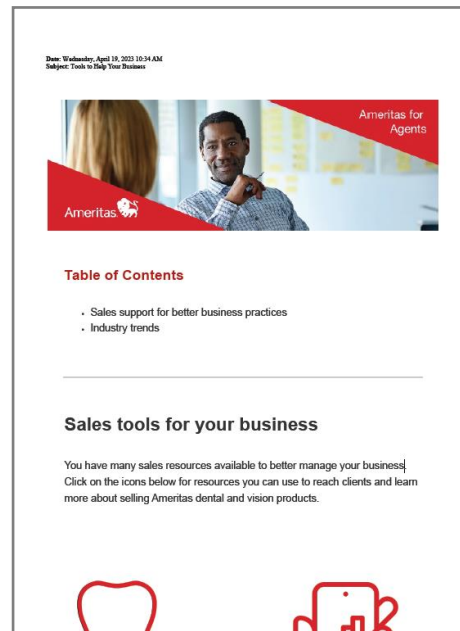
Get your individual plan book of business report online



2023-02-28-3412

Ameritas

You have many sales resources available to better manage your business



2023-04-19-1486

CarePlus Dental Plans

Coming in Summer 2023, we are implementing a new, best-in-class portal platform with full online functionality



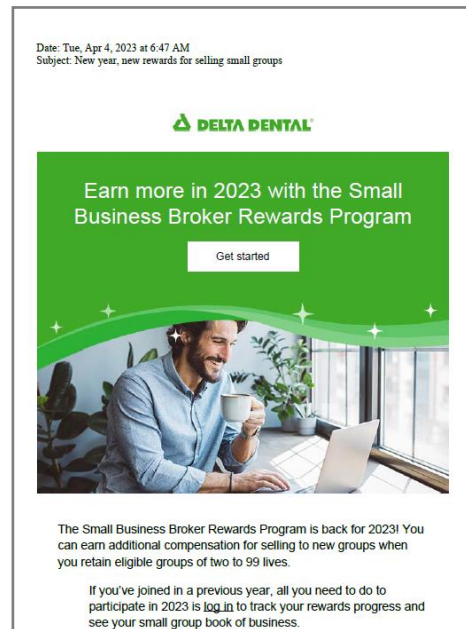
2023-04-26-3185

Producer Incentives

Dental insurers offered new incentives in Q1. Delta Dental announced that their Small Business Broker Rewards Program was back for 2023, while Beam Benefits introduced a new and improved Broker Bonus Program for 2023.

Delta Dental

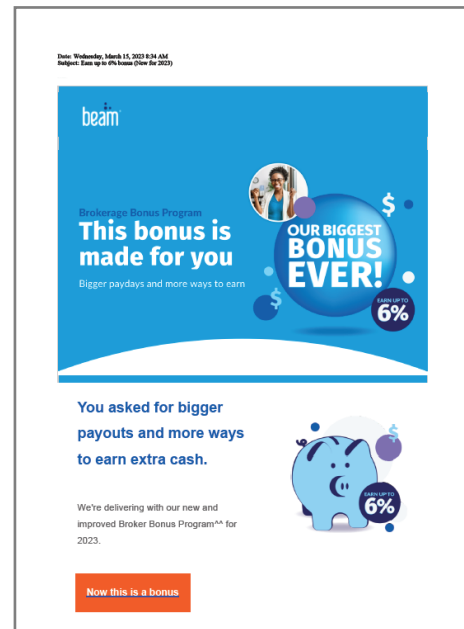
Earn more in 2023 with the Small Business Broker Rewards Program



2023-04-04-1790

Beam Benefits

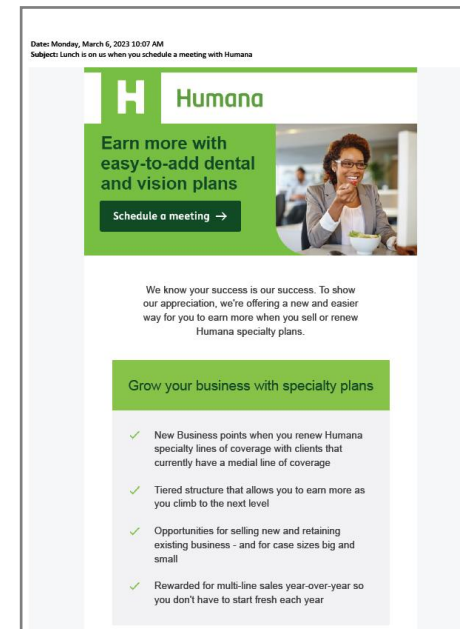
We're delivering with our new and improved Broker Bonus Program for 2023



2023-03-15-1754

Humana

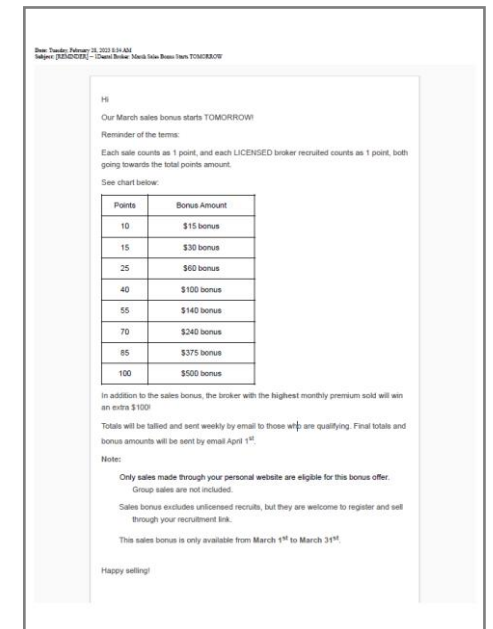
We're offering a new and easier way for you to earn more when you sell or renew Humana specialty plans



2023-03-06-730

1Dental

Our March sales bonus starts tomorrow! The broker with the highest monthly premium sold will win an extra \$100



2023-02-28-2362



Consumer Communications





Acquisition Marketing

Dental carriers targeted prospective customers in Q1. Cigna promoted a dental plan offering \$0 routine checkups after deductible, while Delta Dental of Wisconsin offered dental plans from less than \$1/day.

Direct Mail

Humana

It's time to get back to the dentist. And now you can at an affordable monthly premium



2023-02-24-4159

Physicians Mutual

Get access to affordable coverage! Go online to find your insurance policy or request a free Information Kit



2023-01-10-4716

Delta Dental of Wisconsin

Dental coverage with no or low deductibles – and no waiting period

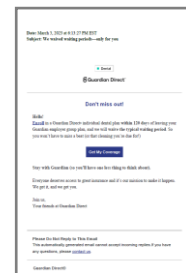


2023-02-14-4879

Guardian

We waived waiting periods – only for you

Email



2023-03-05-652

Cigna

At Cigna Dental, we want your smile to be healthy. That's why we gave you quotes for dental plans



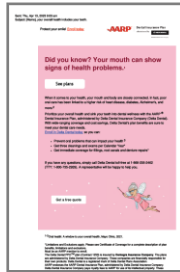
2023-04-18-2078

Affinity Marketing

Dental carriers used affinity partnerships to reach new customers in Q1. MetLife targeted professional and volunteer organizations, while Cigna targeted military group members.

Delta Dental/AARP

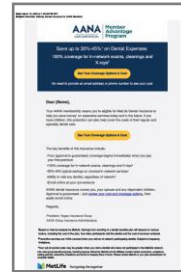
Prioritize your overall health and sink your teeth into dental wellness with the AARP Dental Insurance Plan



2023-04-13-3499

MetLife/AANA

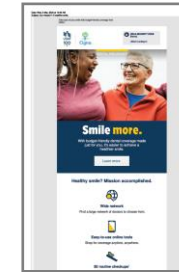
Your AANA membership means you're eligible for MetLife Dental Insurance to help you save money



2023-03-15-3511

Cigna/USAA

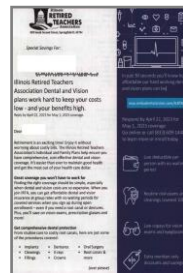
With budget-friendly dental coverage made just for you, it's easier to achieve a healthier smile



2023-03-08-2924

Ameritas/Illinois Retired Teachers Association

In just 30 seconds know how affordable our hard-working dental plans can be



2023-03-08-3875

MetLife/Telecom Pioneers

We are pleased to announce that you have an opportunity to enroll in MetLife TakeAlong Dental



2023-05-01-3920

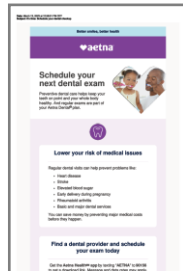


Loyalty Outreach

Loyalty outreach examples sent by companies during Q1 are featured below. Aetna and Cigna both sent reminders to members about scheduling dental exams and discussed the benefits of preventive care, while Beam Benefits educated members on the cost savings associated with using an in-network dentist.

Aetna

Schedule your next dental exam. Preventive dental care helps keep your whole body healthy



2023-03-13-3171

Beam Benefits

Save money by staying in-network



2023-04-27-4158

BlueCross BlueShield of South Carolina

Schedule your dental cleaning. Use the Dental Resource Center to locate an in-network dentist



2023-04-10-2907

DentaQuest

A Dental Home is a dentist you and/of your child sees regularly every six months



2023-03-16-4620

Cigna

Want to be healthier? The dentist can see you now



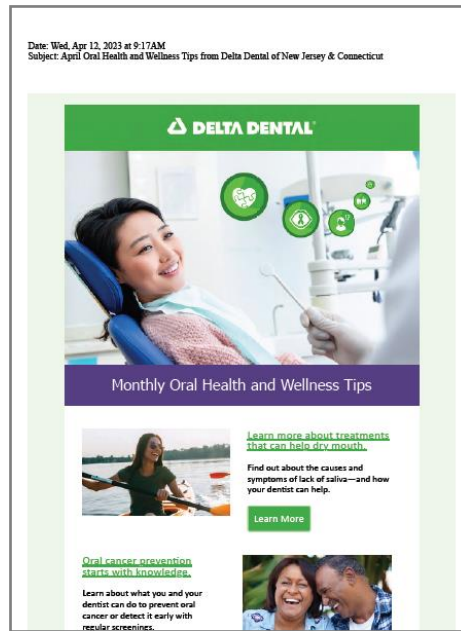
2023-02-28-4841

Member Newsletters

Dental carriers distributed a variety of member newsletters in Q1. Topics ranged from oral cancer prevention to tips on fighting gum disease.

Delta Dental of New Jersey

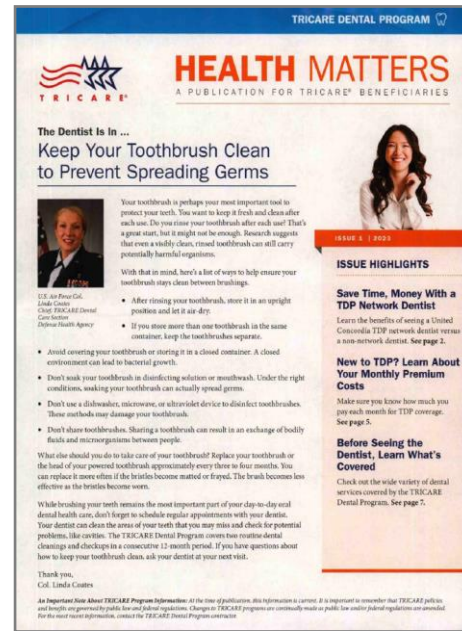
April Oral Health and Wellness Tips from Delta Dental of New Jersey & Connecticut



2023-04-12-1432

United Concordia

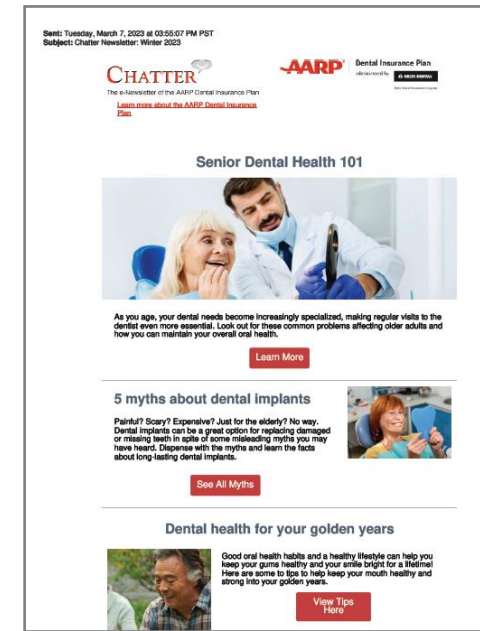
Learn the benefits of seeing a TRICARE Dental Program network dentist versus a non-network dentist



2023-03-09-3764

Delta Dental

Chatter Newsletter Winter 2023: As you age, your dental needs become increasingly specialized, making regular visits to the dentist even more essential



2023-03-07-3875



Omni Channel Marketing

Panelists received email, direct mail, and online display ads promoting dental plans in Q1. A sampling of the advertisements are represented on this slide.



Omni-Channel Insights

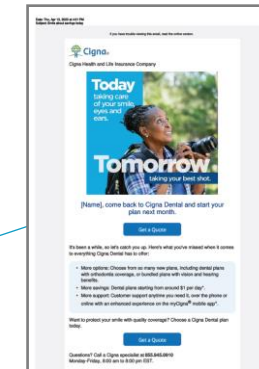
Direct email, direct mail, and online display ads targeted to consumers during Q1

Humana



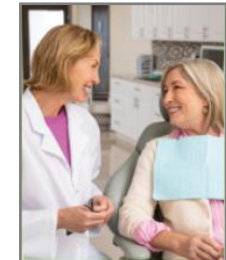
Direct Mail: 2023-02-06-4616

Cigna



Email: 2023-04-13-2689

Humana



Dental plans rich in benefits

Humana

Shop plans

Online Display: 2023-05-04-1548

Delta Dental



Online Display: 2023-04-27-755

Cigna



Online Display: 2023-04-11-1951

competiscan

Insights

Competiscan Research & Insights

- 📞 312.488.1810
- ✉️ research@competiscan.com
- 🌐 www.competiscan.com

May 2023



LinkedIn: Competiscan



Twitter: @Competiscan



Instagram: @Competiscan

Competiscan LLC CONFIDENTIAL. ALL RIGHTS RESERVED

The ideas, concepts and information contained in this document, and the manner in which this information is presented, are proprietary trade secrets owned by Competiscan LLC and may not be used or duplicated without authorization. The reading of this document constitutes an agreement with the foregoing and an understanding to be bound by its terms and conditions. Reproduction or disclosure of these materials in whole or in part without the prior written approval of Competiscan LLC is expressly prohibited by law.