

A background image showing a business meeting around a wooden table. Several people are visible, some holding pens, looking at a tablet displaying a pie chart and bar graphs. On the table are various documents with charts, a calculator, and a smartphone. A large blue circle is overlaid on the left side of the image, containing the title text.

competiscan
TREND REPORT
Dental Insurance
Overview
Q2 2023

Contents

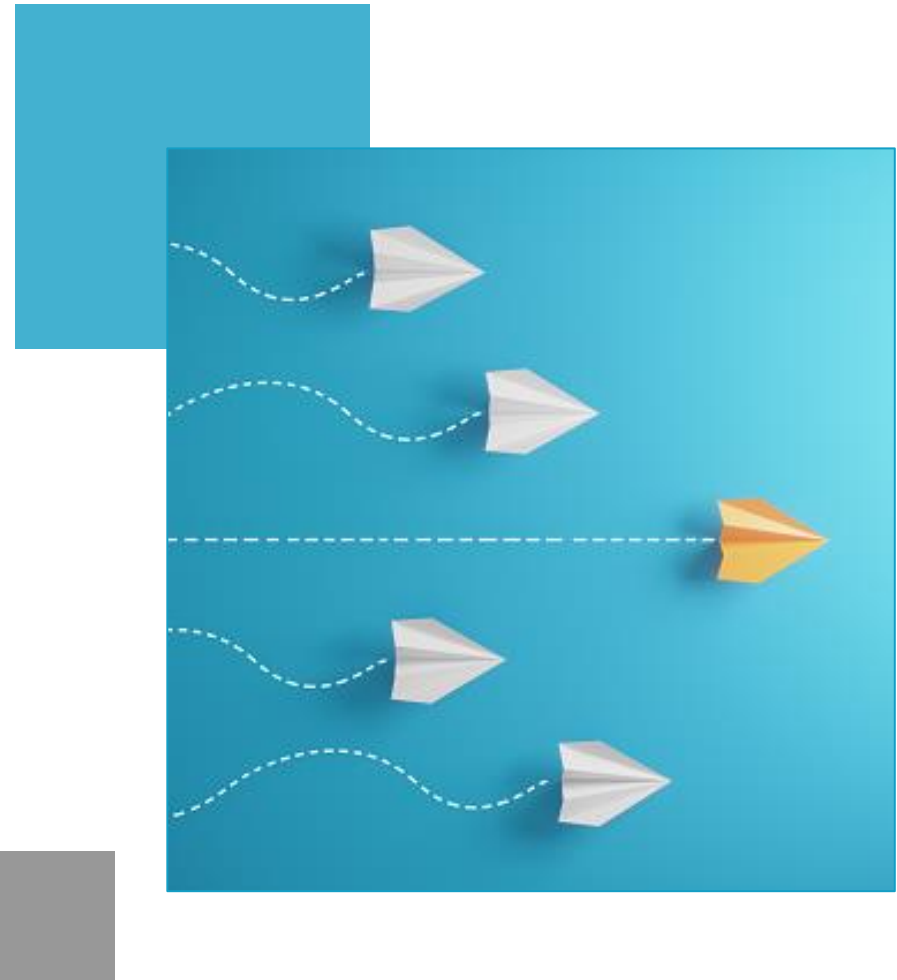
Key Takeaways

Analytics

Dental
Developments

Sales Process
Updates

Consumer
Communications





Key Takeaways

What you need to know



Increased dental maximums

During Q2, carriers made enhancements to provide members high dental maximums. **Mutual of Omaha** announced the addition of \$3,000 and \$5,000 annual maximum benefit amounts, while **Sun Life** introduced RollMax, an option allowing dental members to rollover a portion of their unused annual maximum for use in the future.

Competiscan anticipates that higher annual benefit amounts will gain popularity as the baby boomer cohort reaches the age where dental issues become more common and more expensive.

Enhanced benefits for special needs members

During Q2, carriers introduced new benefits to members with special needs. Delta Dental of Tennessee's new benefits included additional visits to the dentist's office as well as treatment delivery modifications, while BlueCross BlueShield of Massachusetts expanded their Enhanced Dental Benefits to include intellectual and/or developmental disabilities and mental health conditions.

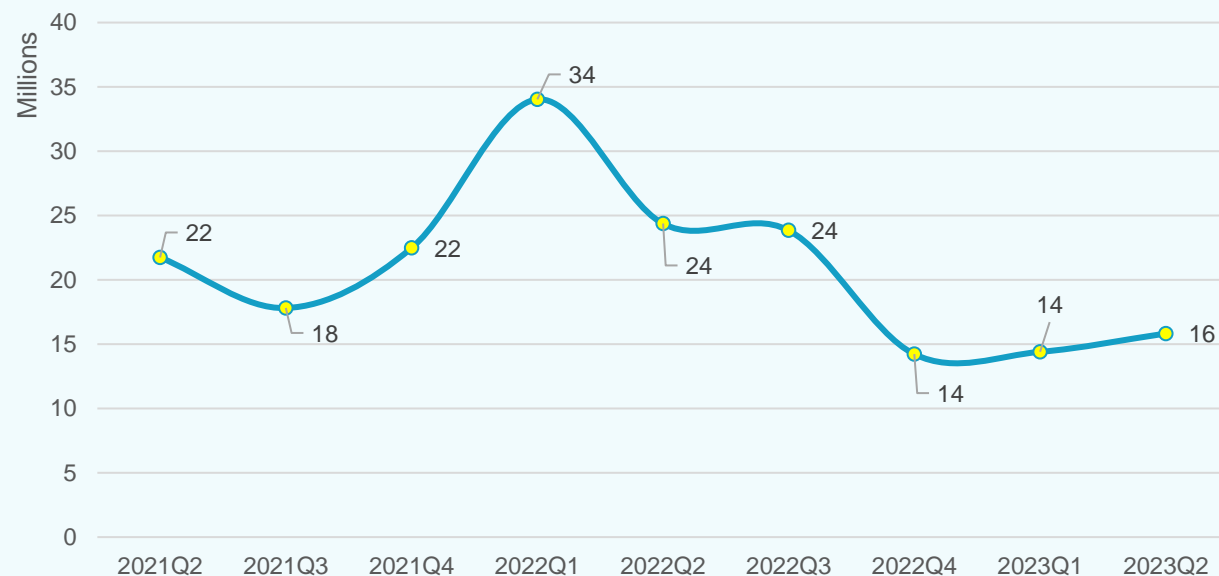
Competiscan anticipates that additional carriers will introduce similar benefits in order to remain competitive in the marketplace and offer quality care to all members.



Estimated Mail Volume: Direct Mail Trend Over Time

Competiscan observed Estimated Mail Volumes that increased 10% compared to Q1 2023.

Individual Dental Insurance - Estimated Mail Volume
Q2 2021 - Q2 2023



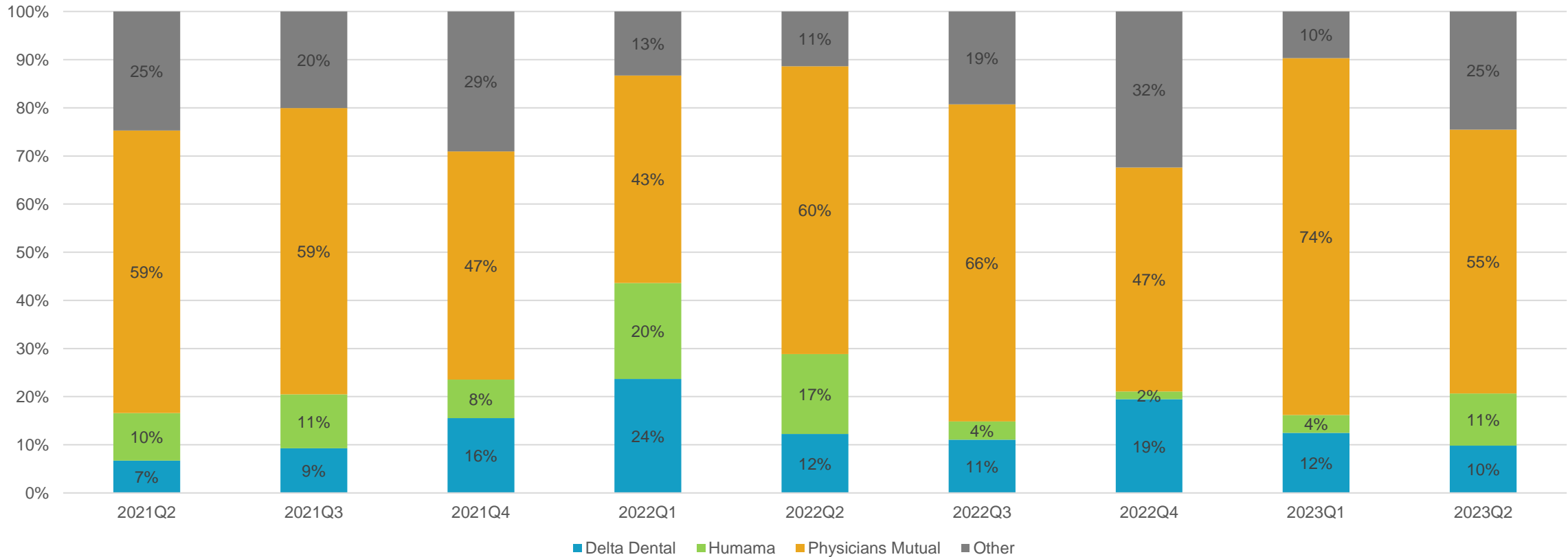
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between April 2021 and August 2023 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back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

Estimated Mail Volume: Market Share

Physicians Mutual accounted for 55% of total individual direct mail volume in Q2 2023, representing a 5% decrease in market share Y/Y.



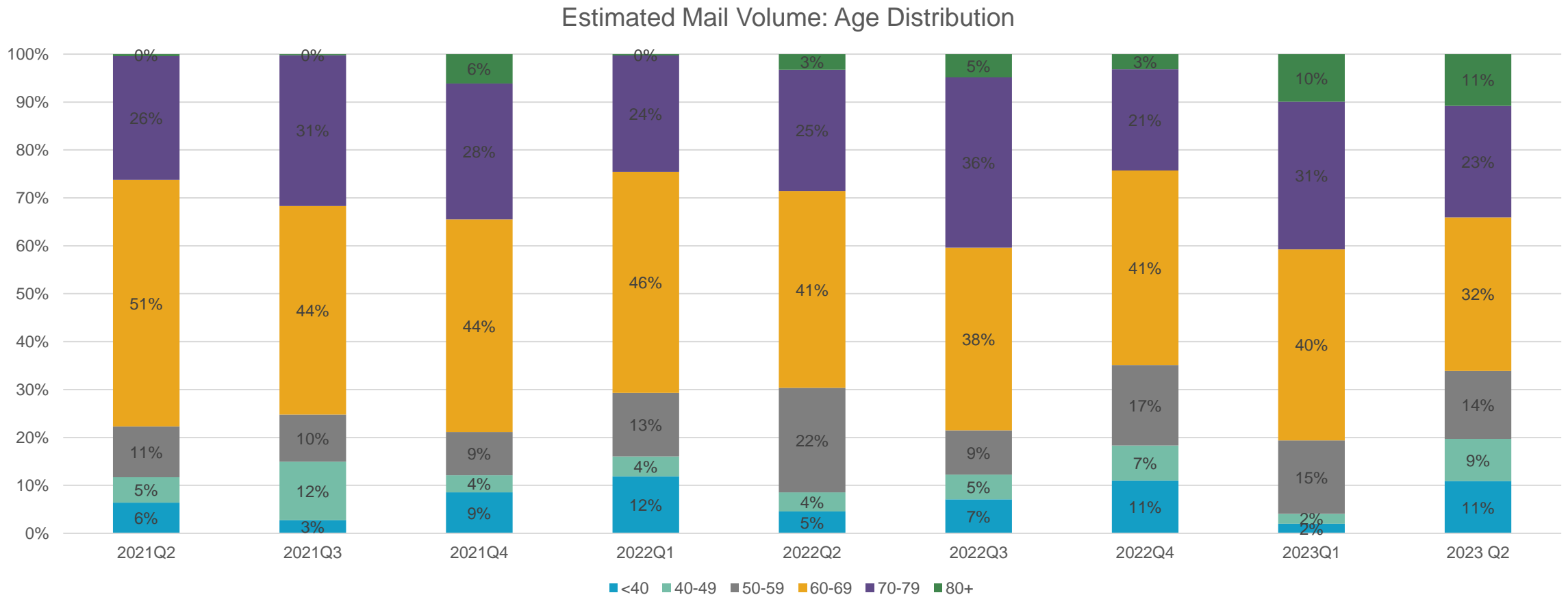
Individual Dental Insurance - Market Share Q2 2021 - Q2 2023



Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between April 2021 and August 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 Q2 2023, 32% of all individual direct mail offers observed were sent to consumers between the ages of 60-69, representing a 9% decrease in market share Y/Y.



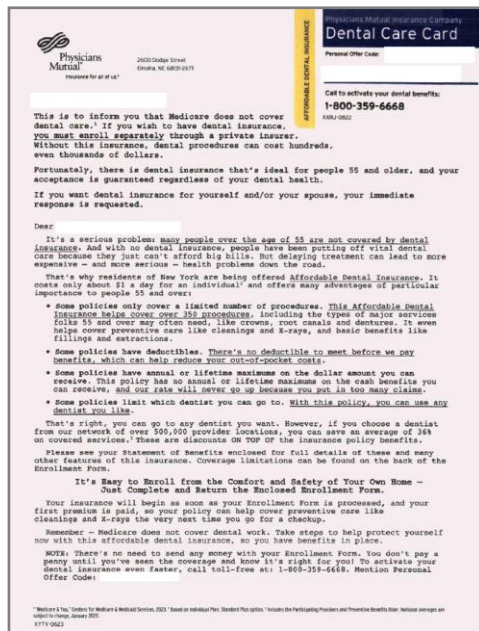
Media Channel: Direct Mail | Sector: Insurance | Audience: Consumer | Added to database: Between April 2021 and August 2023 | Country: US | Category: Health Insurance | Sub Category: Dental (Individual) Insurance | Primary: Primary | Mailing Type: Acquisition, Follow-Up, Upgrade/Cross-Sell, Win-Back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

Top Offers: Q2 2023 Individual Dental Insurance

The direct mail offers on this slide were some of the individual dental offers most frequently observed for Q2 2023. Criteria for top mailers include high volumes, numerous copies, multiple locations, and multiple observations over time.

Physicians Mutual

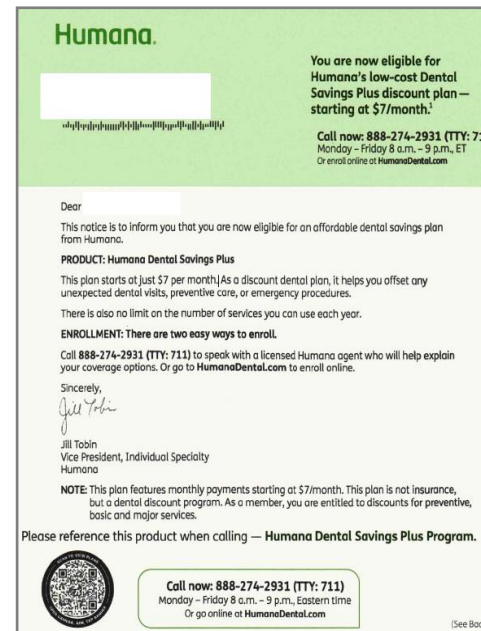
This is to inform you that Medicare does not cover dental care. If you wish to have dental insurance, you must enroll separately through a private insurer



2023-06-05-4479

Humana

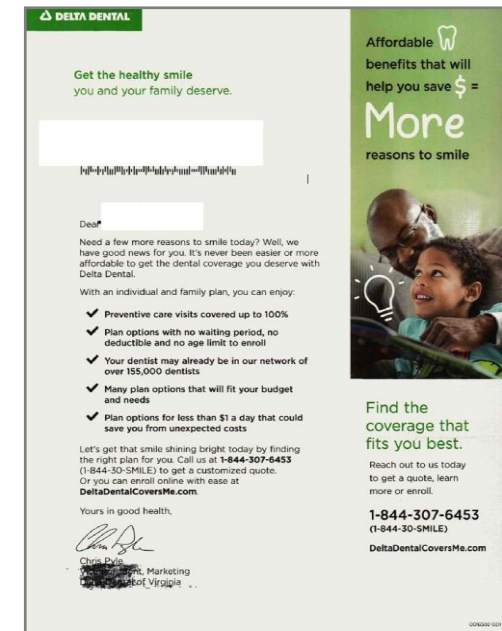
This notice is to inform you that you are now eligible for an affordable dental savings plan from Humana



2023-05-16-4331

Delta Dental of Virginia

It's never been easier or more affordable to get the dental coverage you deserve with Delta Dental



2023-05-13-1855



Dental Developments





Individual Product Updates

Dental insurers announced individual product enhancements and expansions in Q2. Notably, Mutual of Omaha's product enhancements included no waiting period, immediate coverage for major services, and more maximum benefit options, while UnitedHealthcare introduced new products DentalWise Max DVH (dental, vision, hearing) and DentalWise (standalone dental) available for new business in 30 states.

Mutual of Omaha

Coming July 15 - new dental enhancements



2023-06-27-1057

UnitedHealthcare

New enhanced Dental and Vision products launching June 23



2023-06-19-1337

Humana

Important changes in June 2023 for Humana's Individual Dental plans



2023-06-15-1643

UnitedHealthcare

Premium change for SureBridge branded Prime DVH



2023-07-24-1200

Allstate

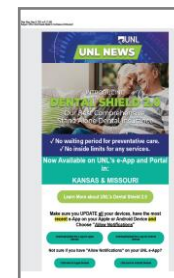
Select Dental and Copay plans now available in California and Virginia



2023-05-11-1110

United National Life

Delta Dental's new individual member portal: What it means for your clients



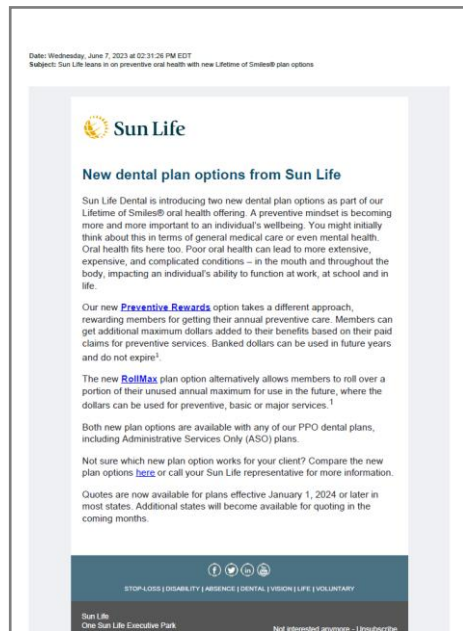
2023-05-08-544

Group Product Updates

Dental insurers announced group product updates and enhancements in Q2. Notably, Sun Life Dental announced they were introducing two new dental plan options as part of their Lifetime of Smiles oral health offering, while Ameritas introduced a lifetime deductible on all new group dental plans. BlueCross BlueShield of Massachusetts and Delta Dental of Tennessee both introduced enhanced benefits for members with intellectual or developmental disabilities.

Sun Life

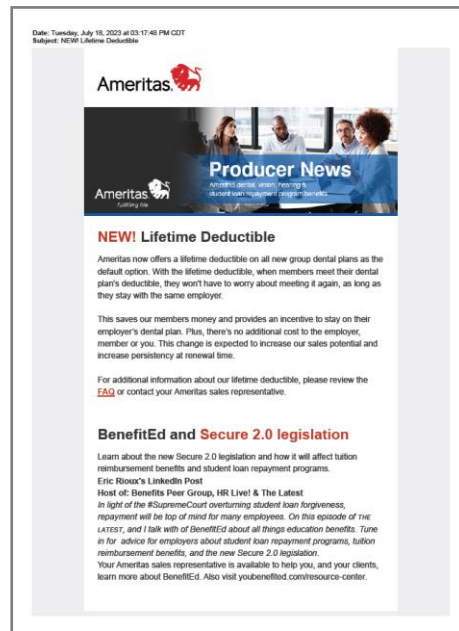
Sun Life Dental is introducing two new dental plan options as part of our Lifetime of Smiles oral health offering



2023-06-07-1425

Ameritas

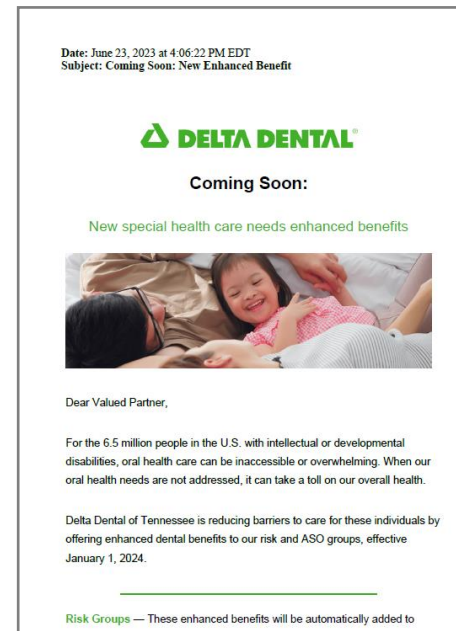
Ameritas now offers a lifetime deductible on all new group dental plans as the default option



2023-07-18-1554

Delta Dental of Tennessee

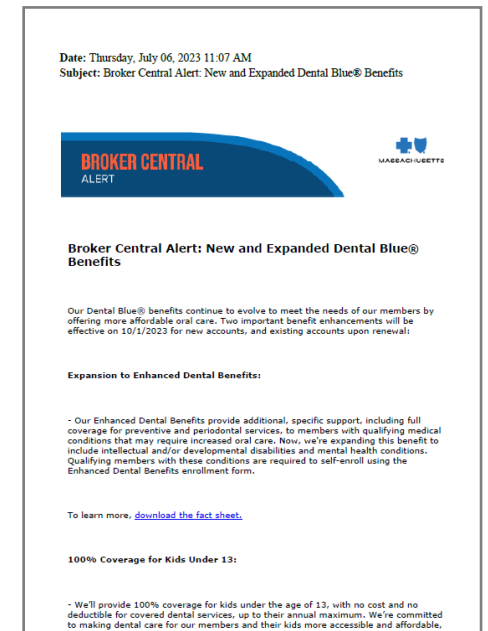
Delta Dental of Tennessee is offering enhanced dental benefits to our risk and ASO groups



2023-06-23-1940

BlueCross BlueShield of Massachusetts

New and expanded Dental Blue Benefits



2023-07-06-1271

Member Tools

Insurers promoted enhanced member tools in Q2. Delta Dental of Wisconsin unveiled an updated member portal for individual and family plan policyholders, while Equitable introduced digital dental ID cards that are sent via text.

Delta Dental of Wisconsin

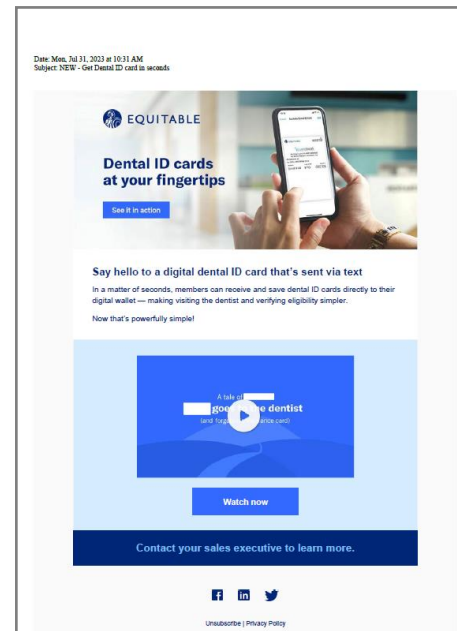
Delta Dental's new individual member portal: What it means for your clients



2023-07-11-858

Equitable

Say hello to a digital dental ID card that's sent via text



2023-07-31-723

BlueCross BlueShield of Illinois

Members now have access to more dental benefit information in Blue Access for Members (BAM)



2023-05-10-907



Sales Process Updates



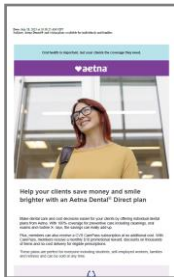


Individual Product Positioning

Dental carriers promoted individual plans in Q2. Aetna advertised 100% coverage for preventive care including cleanings, oral exams and routine X- rays with an Aetna Dental Direct plan, while DentaQuest boasted a variety of dental plans at affordable price points with no open enrollment requirements.

Aetna

Help your clients save money and smile brighter with an Aetna Dental Direct plan



2023-07-28-1110

Cigna

Here are the top 3 things to know about our dental plans: Setting up you and your clients for success



2023-07-21-782

Delta Dental

Everything you need to sell individual plans



2023-06-21-1160

DentaQuest

With no open enrollment requirements, you can enroll your clients year-round



2023-05-31-1638

Ameritas

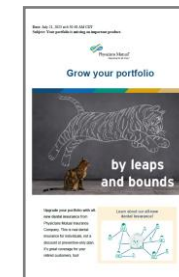
Let's look at three key points that can help improve your communication strategy



2023-06-21-1282

Physicians Mutual

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



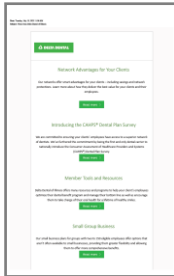
2023-07-21-693

Group Product Positioning

Insurers promoted their group plans during Q2. Delta Dental of Illinois discussed how their network strength offers advantages to employees, while Solstice Benefits distributed a tip sheet to help producers highlight key features to their clients.

Delta Dental of Illinois

Our networks offer smart advantages for your clients - including savings and network protections



2023-07-18-1342

Solstice

We have a free tipsheet on making your dental benefits package stand out



2023-06-30-3870

Delta Dental of New Jersey

Celebrate Small Business Month with Delta Dental



2023-05-09-3153

BEST Life and Health

Our Passive PPO Dental Plans are available in over 25 states



2023-05-19-770

Guardian

Dental benefits, your clients' summer essential



2023-07-14-940

Delta Dental of Washington

A Win-Win Provider Reimbursement Model



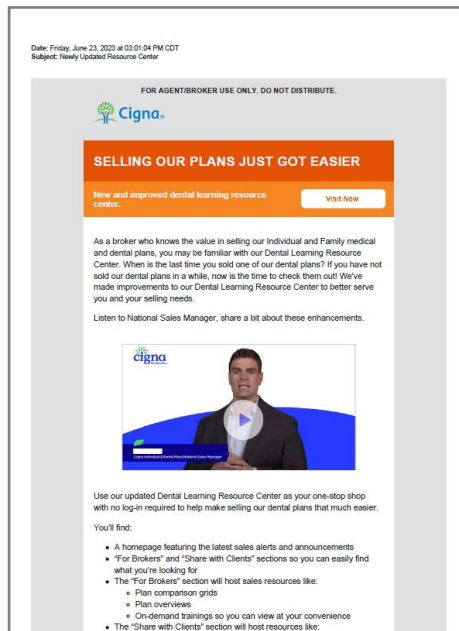
2023-05-31-1177

Agent Tools

Dental insurers marketed their agent tools in Q2. Notably, Cigna made improvements to their Dental Learning Resource Center and made updates to their Express App dental quoting and enrollment system.

Cigna

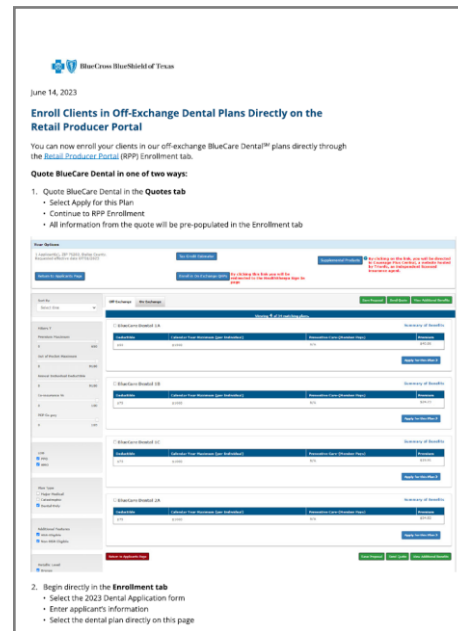
We've made improvements to our Dental Learning Resource Center to better serve you and your selling needs



2023-06-23-1536

BlueCross BlueShield of Texas

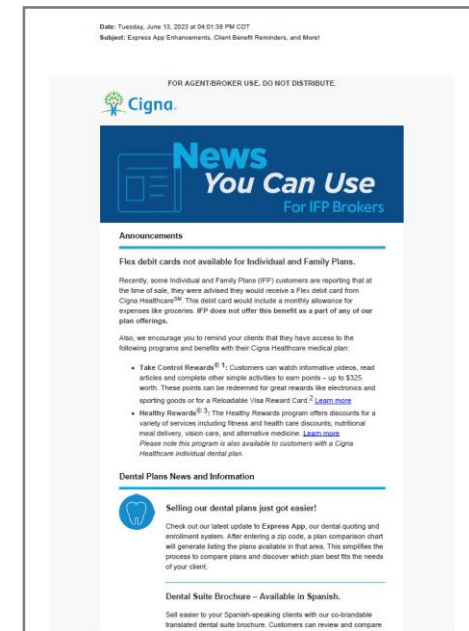
Enroll clients in Off-Exchange Dental Plans directly on the Retail Producer Portal



2023-06-14-1045

Cigna

Check out our latest update to Express App, our dental quoting and enrollment system



2023-06-13-1544

Producer Incentives

Carriers offered new sales incentives in Q2. United Concordia targeted small group sales with a tiered bonus specific to groups of less than 100, while Mutual of Omaha focused on individual dental with an incentive of \$100 for issued dental applications.

Solstice

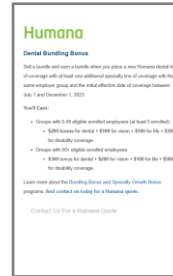
You will score a one-time bonus on top of regular commissions for newly sold groups



2023-06-22-768

Humana

Sell a bundle and earn a bundle when you place a new Humana dental line of coverage



2023-05-30-3879

Delta Dental of New Jersey

Earn a bonus for qualifying group and individual/family policies



2023-05-09-1317

United Concordia

The Small Business Reward Program



2023-06-25-1471

Mutual of Omaha

Earn up to \$100 for issued dental applications



2023-06-29-849



Consumer Communications





Acquisition/Win-back Marketing

Dental insurers targeted prospective and former customers in Q2. Delta Dental of Washington promoted plan options with no waiting period, no deductible and no age limit to enroll, while BlueCross BlueShield of Alabama advertised \$0 X-rays, exams and cleanings starting at \$21/month. Cigna targeted former members by discussing the improved options that have been made available since they were last a member.

Delta Dental of Washington

Saving money with affordable dental benefits = more reasons to smile



2023-06-15-4668

Humana

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



2023-05-27-1932

BlueCross BlueShield of Alabama

Complete your overall health coverage by adding a dental plan starting at \$21/month



2023-05-16-4208

Delta Dental

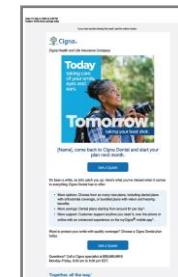
Come back to us for an affordable, high-quality plan that will keep you smiling



2023-04-30-1275

Cigna

Here's what you've missed when it comes to everything Cigna Dental has to offer



2023-05-05-3867

Win-back

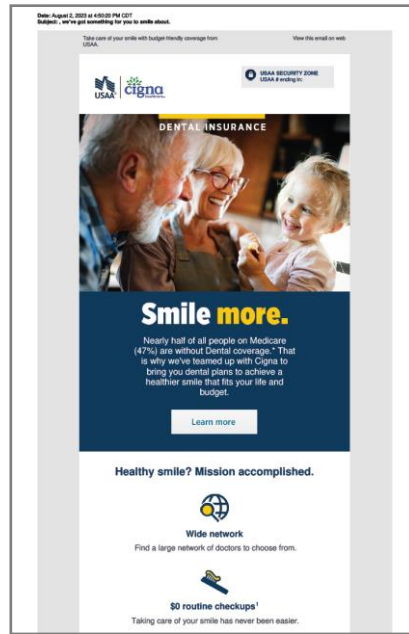
Acquisition

Affinity Marketing

Insurers partnered with affinity groups to reach new customers in Q2. Cigna, Delta Dental and Ameritas targeted senior consumers while MetLife targeted alumni with dental insurance offers.

Cigna/USAA

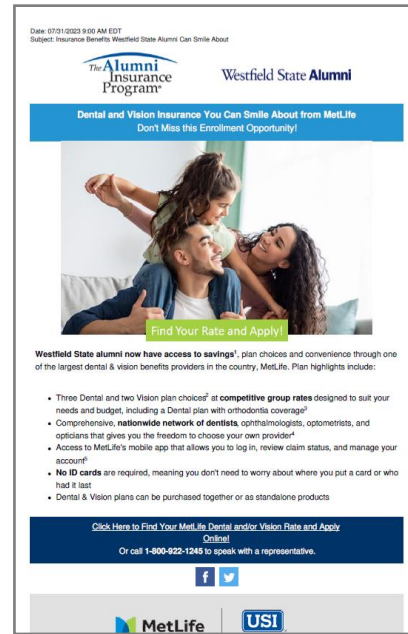
Nearly half of all people on Medicare are without Dental coverage. That is why we've teamed up with Cigna



2023-08-02-1808

MetLife/Alumni

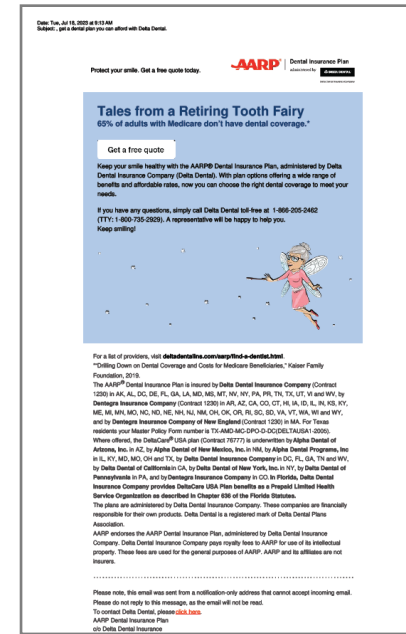
Westfield State alumni now have access to plan choices and convenience through MetLife



2023-07-31-2803

Delta Dental/AARP

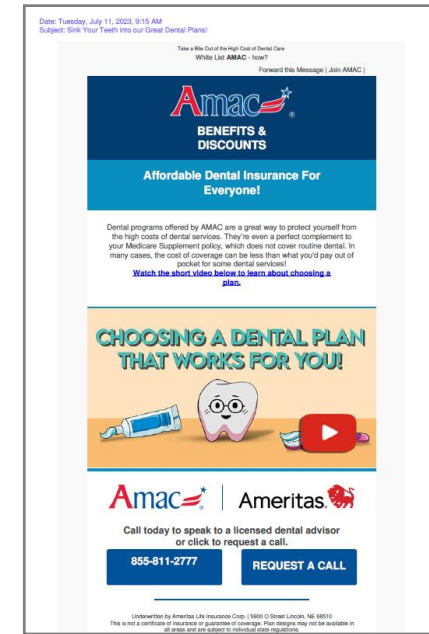
Tales from a Retiring Tooth Fairy - 65% of adults with Medicare don't have dental coverage



2023-07-18-4255

Ameritas/AMAC

Dental programs offered by AMAC are a great way to protect yourself from the high costs of dental services



2023-07-11-4179



Loyalty Outreach

Loyalty outreach sent by companies during Q2 are featured below. Delta Dental of South Carolina and BlueShield of California both communicated with members that preventive care was fully covered by their benefits, while Presbyterian offered \$30 in rewards for taking a child to an annual dental checkup.

Delta Dental of South Carolina

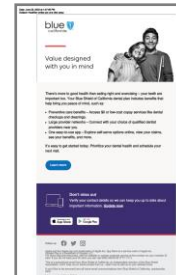
You can fit this into your schedule. Make a preventive care appointment with your dentist (it's 100% covered)



2023-06-12-4145

BlueShield of California

Your BlueShield of California dental plan includes benefits that help bring you peace of mind



2023-06-28-3835

Presbyterian

Take your child to an annual dental checkup and earn rewards



2023-06-09-4253

BlueCross BlueShield of Illinois

You now have access to more dental benefit information through Blue Access for Members



2023-07-25-3173

BlueCross BlueShield of Michigan

Dental disease is manageable with help from your dentist and your physician



2023-04-18-4584

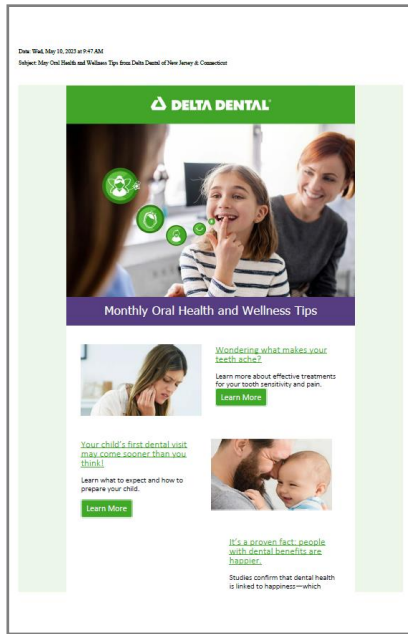


Member Newsletters

Dental carriers distributed a variety of member newsletters in Q2. Topics ranged from pediatric dentistry to tools designed to help members locate the right dentist.

Delta Dental of New Jersey

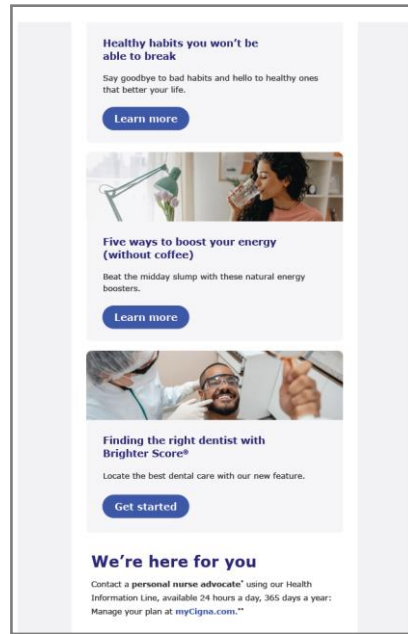
Your child's first dental visit may come sooner than you think! Learn what to expect and how to prepare your child



2023-05-10-1372

Cigna

Finding the right dentist with Brighter Score. Locate the best dental care with our new feature



2023-06-13-1910

Delta Dental

Creating a Delta Dental online account is the easiest way to manage your Delta Dental insurance coverage in one spot



2023-06-14-4423

Delta Dental of New Jersey

It's so important to wear a mouth guard during sports or activities. It can help prevent injuries like these



2023-07-06-3754

Omni Channel Marketing

Panelists received email, direct mail, and online display ads promoting dental plans in Q2. A sampling of the advertisements are represented on this slide.



Omni-Channel Insights

Email, direct mail, and online display ads targeted to consumers during Q2

Delta Dental of Virginia



Direct Mail: 2023-06-06-4758



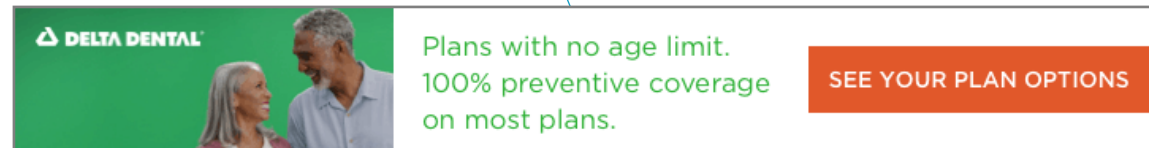
Direct Mail: 2023-04-17-4754

Cigna



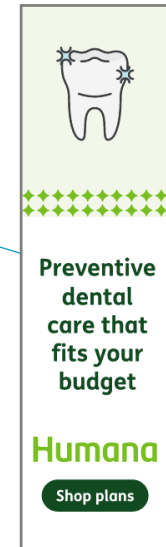
Email: 2023-05-11-2000

Delta Dental



Online Display: 2023-05-11-2000

Humana



Online Display: 2023-05-14-345

competiscan

Insights

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