

Competitor Insights

Key findings in 2023

September 2023



What did we learn about Aetna?

Aetna	Delta Dental Response
<p>Contract / Plan Administration</p> <ul style="list-style-type: none"> Options of \$1,000-3,000 annual maximums Certain individual plans offer no waiting periods for Preventive, Basic and Major dental services Offers a discount plan for dental, vision and hearing services with a flat annual fee (significantly reduced fee for 2-year option) 	
<p>Network</p> <ul style="list-style-type: none"> Delta Dental should have an advantage from both an overall size and network disruption perspective. The DHMO network is not national with many states being fee for service. Aetna rents their dental network to other carriers/plans 	<ul style="list-style-type: none"> Continue net effective discount emphasis – 34.1 in 2022. PPO dentists average discounts – 40.5% in 2021. Average PPO network utilization is 61.3%; Premier network utilization is 31.1% Delta Dental does not “soften” our discounts to increase network access
<p>Technology</p> <ul style="list-style-type: none"> bswift uses technology and information to simplify the administration of health care, reduce costs and empower consumers. Cofinity products and services include medical and dental network access, medical management, transplant networks, and out-of-network claims management. Meritain Health is an advocate for healthier living. PayFlex is offers for account-based benefits administration. 	<ul style="list-style-type: none"> Virtual Consult: Allows members to connect with Delta Dental PPO dentists ToothPic: 24/7 access to get professional advice from licensed dentists DentaQual: 1 to 5 star rating system added to directory results CAHPS – gold standard of patient experience measurement with Delta Dental as the only carrier surveying nationally
<p>Other</p> <ul style="list-style-type: none"> Aetna is the subsidiary of CVS Health which in itself is one of the biggest strengths for Aetna Shared savings is a 60/40 split Aetna touts the medical/dental integration story and can offer packaged savings. 	<ul style="list-style-type: none"> Utilize Milliman data to show strength of effective discount Lowest trend in the industry (x%) and non-profit status lead to stable rates Tout accuracy of provider data (clean vs overstatement from competitors) Leverage the Delta Dental clinical story Introduce shared savings for Premier providers under ASO plans