

Competitor Insights

Key findings in 2023

September 2023



What did we learn about Cigna?

Cigna	Delta Dental Response
<p>Contract / Plan Administration</p> <ul style="list-style-type: none"> In 2022, Cigna began offering Dental, Vision and Hearing for Individual and Family plans. Annual maximums ranging from \$1,000 to \$5,000 (group) and \$1,500 individual Cigna’s Dental Oral Health Integration Program includes opioid misuse and addiction and reimburses for out-of-pocket expenses for specific dental services, when enrolled No cosmetic coverage for any dental plans Disappearing deductible option, the fourth year and beyond the deductible is \$0 and annual reward reducing coinsurance for basic services 	
<p>Network</p> <ul style="list-style-type: none"> Cigna DPPO (tiered) network average discounts are 20%-25% Approximately 23%-25% of claims run through their DPPO (tiered) network 75% network utilization in 2020; projected x% in 2022 	<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"> Brighter is dropping the appointment scheduling capability – looking to replace with LocalMed 	<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"> Sales support and marketing resources are available on AgentViewDirect Outreach Program is available to customers with medical and dental at no cost Shared savings is a 75/25 split Their story seems to be centered on wellness – doing a good job of telling it 	<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