

Competitor Insights

Key findings in 2023

September 2023



What did we learn about Guardian?

Guardian	Delta Dental Response
<p>Contract / Plan Administration</p> <ul style="list-style-type: none"> • EarlySmiles plan option that provides 100% in network coverage on Preventive/Basic/Major for children under 12 years old. • Usually no DCM on crowns etc - tend to approve more crowns which on an aso basis is employer cost for unnecessary work 	
<p>Network</p> <ul style="list-style-type: none"> • Almost all of their network growth has been done by network swaps and leasing arrangements. • Local Elite PPO Network allows members access care through a local network of deeply discounted dentists in select markets. 	<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"> • Byte (at- home invisible orthodontic aligner) is available at a discount. • Teledentistry is available as members can access urgent dental care consultation from home. • Employers can bring mobile dental services directly to members in their office setting through Jet Dental. 	<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"> • Special Producer Compensation (SPC) is their “special sauce”. Brokers tend to not want to bid against Guardian due to bonus structure and rates typically being higher in subsequent years • Guardian resists to give two year rate guarantees. • Bundling Discounts provide up to 7% off of Dental rates with no line specific support 	<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