

Competitor Insights

Key findings in 2023

September 2023



What did we learn about Principal?

Principal	Delta Dental Response
Contract / Plan Administration	
Network	<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
Technology	<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
Other <ul style="list-style-type: none"> • Noteworthy player in life and disability. • Strong small business capabilities. • High rating for online group benefits administration 	<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