

Competitor Insights

Key findings in 2023

September 2023



What did we learn about UnitedHealthcare?

UnitedHealthcare	Delta Dental Response
<p>Contract / Plan Administration</p> <ul style="list-style-type: none"> National recognition – J.D. Power recently ranked UHC Dental and Vision highest satisfaction among the nation's vision and dental plans according to 2021 Vision and Dental Plan Satisfaction reports Non listed implant services not covered Services started prior to coverage ineligible. Replacement of missing teeth ineligible for 12 months. Foreign services not covered unless emergency. 	
<p>Network</p> <ul style="list-style-type: none"> Invests over \$3.2 billion annual in technology - 3/2022 real-time treatment plan calculator developed to aid members and care professionals in making more informed decisions related to treatment (network provider only) Strong Web/Mobile Capabilities: easy to use Provider search, Employer portal, Employee portal, individual and family resources Network has a high percentage of leased dentists, Specialist counts are lower than average, Turnover levels are higher than average. 	<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"> Bridge2Health Dental integrate dental and medical data for a better picture of employee health. DentalQual quality scores and associated scorecards available on plan providers Quip partnership – save up to 30% on Quip oral care products with a pilot program that provides eligible dental plan members in certain states with a quip Smart Electric Toothbrush and enables individuals to earn up to \$600 per year in incentives 	<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

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UnitedHealthcare	Delta Dental Response
<p>Other</p> <ul style="list-style-type: none"> • All savers, which is UHC's level funded product (aims @ group size 25-100), allows you to bundle medical, dental and vision with a 4% reduction in medical claims • Enhanced wellness benefits - Oral cancer benefit and Prenatal dental care benefit • Rewards for healthy habits - roll over from year to year, covering p&d services that don't affect annual maximums and rewarding regular preventive dental care with higher benefits (e.g., coinsurance) the following year. • Dental Engagement Programs - Consumer MaxMultiplier, FlexAppeal Preventive MaxMultiplier and Step-up Preventive Rider • Service teams are not dedicated and major service issues due to company size • HIGH dental renewals after 1st year medical dental renewal • Orthodontia coverage is only available for companies with 10 or more employees and of minimum of 8 enrolled employees • ID cards are not standardly issued, accessible only digitally • se UMR as TPA for ASO – they don't like the smaller, < 1,000 ASO cases 	<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