

Competitor Highlights

September 2023



Competitor Overview: Aetna

Highlights

- A range of insurance and employee benefits products
- Ability to bundle dental with medical
- 22.1 million medical members/12.7 million dental members
- Control rising costs while striving to improve the quality of health care

Strengths

- Use of Medical/Dental bundling
- Medical/Dental integration story
- DHMO/PPO Freedom of Choice swing plans
- Aggressive insured pricing in select markets
- Vision bundling through their private-label partnership with EyeMed

Notable

- Aetna is the subsidiary of CVS Health which in itself is one of the biggest strengths for Aetna because the healthcare institute gets both financial and recognition support from the parent company.
- Freedom-of-Choice allows members to switch between two plans
- Can provide Packaged Savings Discounts when offering Dental bundled with Medical - 2% off fully insured medical premiums/\$.50 PEPM on ASO
- Dental Medical Integration(DMI) Program touts cost savings and improved health.

2 40% shared savings arrangement

How do we win?

Pricing/Plan Design

Position strength of the effective discount of the Delta Dental network.

“Right” or “Sought After” providers

Service response

Highlight the patient protections built into our plans and provider contracts

Proactively explain and illustrate shared savings arrangement if available.

Competitive Intelligence

Push for a FI quote – aggressive claims savings projections not always substantiated by FI rates

Provide a detailed list of plan modernization recommendations with rationale and factors

Provide overview of new plan features (Unlimited Maximum, P&D Waiver, etc)

Be more aggressive out the door with rate guarantees

For self-funded opportunities, show savings

Technology & Processes

Do something different – e.g., refreshed ortho max, proactive network growth PG, effective discount performance guarantee?

Emphasize digital servicing capabilities

Inclusive solutions for a diverse workforce

Member communications and employer microsite

Mobile/Onsite, Teledentistry, etc.

Integration with third-party technology firms (and any credits that may be available)