

# Competitor Highlights

September 2023



# Competitor Overview: Anthem

## Highlights

- One of the largest health insurers in the country
- Serving 14 states and approximately 46 million members
- Provides life, health, dental and vision, and disability insurance services

## Strengths

- Medical/Dental bundling
- Medical/Dental integration story
- Brand recognition
- Municipalities are a major strength
- Strong and financially stable

## Notable

- Following a rebranding in June of 2022, Anthem became Elevance Health.

# 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)