How Dental is Different

Why Stand-Alone Carriers Can Provide Better Value
A Different Focus

Medical doctors don’t often ask if you’d like to schedule another check up in six months.

That truth demonstrates one of the biggest differences between medical and dental benefits as it applies to care: while medical care remains focused on treating disease and illness, regular dental care concentrates on prevention, usually through low-cost checkups and regular cleanings.

The preventive care, early detection and treatment that dental benefits encourage save the U.S. $4 billion annually.*

By typically covering 100 percent of the cost of preventive care without requiring a co-pay, dental plans encourage enrollees to utilize their benefits, proactively promoting behaviors that improve oral health.

A Different Level of Risk

People rarely call 911 when their teeth hurt.

Dental disease is rarely catastrophic or life-threatening – unlike medical care where hospitalization and major surgeries can contribute to skyrocketing medical insurance costs for everyone.

While dental premiums have increased 4–8 percent annually over the past decade, double-digit medical premium increases have been common.* In total, medical premiums have risen more than 114 percent in the past decade.**

Dental benefits work because most dental disease is preventable – and benefit plans are prevention-oriented by design. By encouraging regular appointments and early intervention, dental benefits help reduce overall treatment costs, keeping premiums more stable than medical.

* Aon Summer Health Care Survey, 2011.
A Different Approach to Cost Management

Nobody takes an ambulance to the dentist.

It’s much easier for dental carriers to predict, anticipate and manage dental costs because of the low-risk of catastrophic claims, and the availability of lower cost options to treat most dental conditions. A dental plan manages costs by covering and encouraging preventive services.

The cost of providing preventive dental treatment is estimated to be 10 times less costly than managing symptoms of dental disease in a hospital emergency room. *

Furthermore, dental benefit programs are designed to pay for restorative procedures that will do the job properly without incurring unnecessary expenditures – consistent with a policy of encouraging the use of the least expensive professionally accepted treatment, such as fillings, which serve as effective and affordable substitutes for more costly approaches.

A Different Type of Network

Dentists tend to work alone. (Relatively speaking.)

Few dentists work in group practices. That means dental care networks are chiefly built and managed one dentist at a time – a labor-intensive activity requiring expertise in how to recruit and maintain dentist participation.

A stand-alone carrier’s experience with – and commitment to – this kind of one-to-one engagement forges strong relationships, fosters loyalty and encourages compliance among its network providers.

Delta Dental manages the most extensive network of dentists in the country – including more than 138,500 individual dentists – resulting in greater access to care, more choice for enrollees and higher in-network utilization rates.*

* 2012 Independent NetMinder Data.
A Different Ability

to Negotiate

When we say our network, we mean it.

Here’s the bottom line: provider networks are based on contractual relationships stating that dentists have agreed to provide dental services with fee limitations that often exceed the dentist’s regular fees.

Last year alone, Delta Dental saved groups more than $9 billion by employing unique cost control measures and aggressively enforcing contractual fee limitations with network dentists.*

Stand-alone carriers who specialize in dental add value for enrollees by efficiently managing their networks and aggressively enforcing their contracts. On the other hand, medical carriers that offer a dental plan often rent their networks through a third party – potentially losing power with dentists, relinquishing oversight, diminishing transparency and inflating administration costs.

* 2012 Independent NetMinder Data.
A Different Expertise

Turns out the best people to review dental claims are dentists.

Stand-alone dental carriers tend to have a dental director on staff (typically a former practicing dentist) to assist with provider relations, review claims and protect against fraud. While medical carriers would certainly employ medical directors for similar reasons, they may or may not have specialized expertise on the dental side.

Beyond having these experienced experts available, stand-alone dental carriers also use sophisticated computer and consultant-assisted auditing and review systems evolved over many years to maximize the effectiveness of group and individual plans.
A Different Level of Care

Experience sets stand-alone carriers apart.

Compared to the medical field, dentistry has less peer review and accountability. Dental carriers often take on the responsibility of providing oversight through their claims auditing systems and contractual provisions with dentists.

Because stand-alone dental carriers are more focused and heavily invested in this specialized line of benefits, they are simply better suited to stay on the forefront of innovative dental care, provide access to more cost-effective dental services and offer greater protections to your employees.

Additionally, their focus allows them to put more emphasis on helping clients get the most out of their benefits, whereas a medical carrier may not have the tools – or the time – to educate enrollees on how best to utilize their dental benefits for maximum value.
# Care, Coverage and Carriers

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<td>one dentist at a time</td>
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Fact is, having one card from one carrier might seem more convenient on the surface, but bundling your dental coverage with your medical carrier might not be to your benefit.

Nearly all dental coverage – 97 percent – is written separately from medical coverage.

Learn more about how dental plan designs work far differently than medical plan designs by talking to your broker or a Delta Dental representative today.

www.deltadentalnj.com