

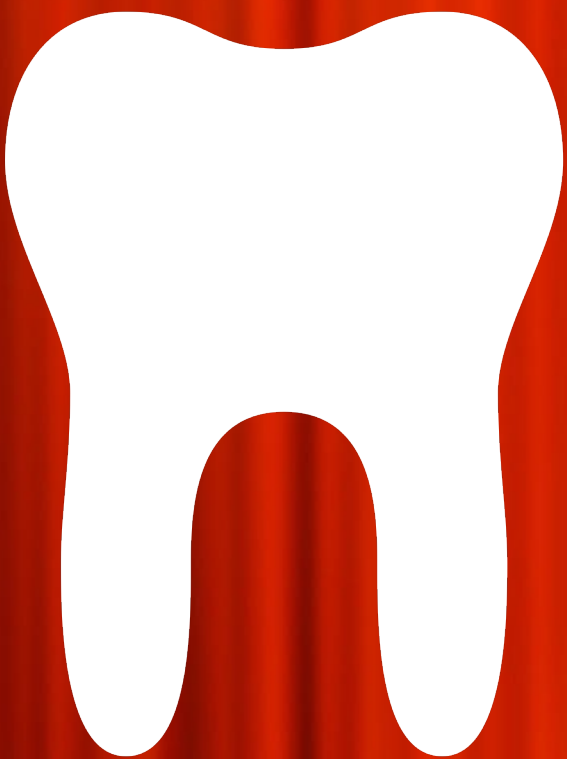
Trivia Game Login



Or

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Trivia Game Code: **MTXJB**





Dental Insurance – Basics, Value, Positioning, and Trends

2022 EBPA Annual Benefits Seminar

Dental 101

Presented by:



*John Ritter,
Group Sales Rep
Ameritas*



*Andrew McKeegan,
Group Sales Rep
Ameritas*



Agenda

Introduction and Dental Trends

Looking Beyond 100-80-50

Network Analysis - The Why, What and How of PPO

Elements of a Dental Insurance Consultant

Close, and Quiz

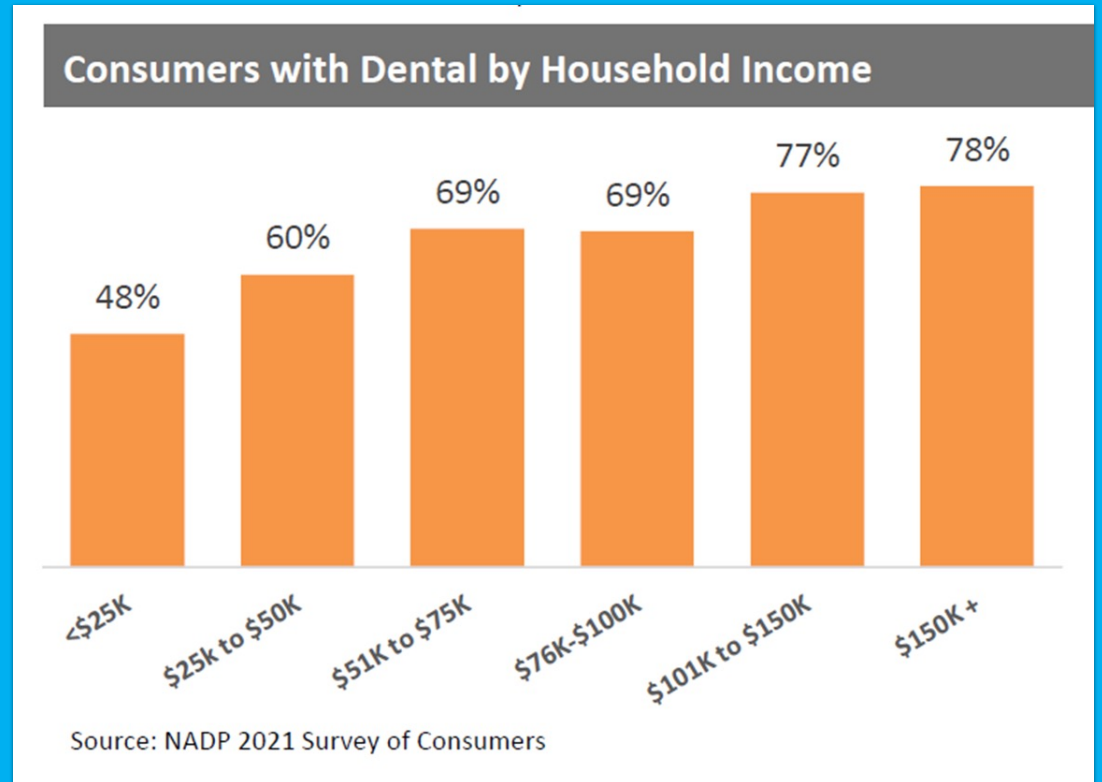
Introduction and Dental Trends

- Dental Insurance Through the Years
- Group Plans
- Individual Plans



Dental Trends

- \$80 Billion dollar industry
- 170 Million have dental insurance
- Individual dental insurance
- Medicaid and Medicare



Dental Trends

- ◇ Nationwide, about 80% of the population has Dental Benefits
 - ◇ Missouri has 72% of the population has Dental Benefits
 - ◇ In Kansas, 63% of the population has dental benefits
 - ◇ Room for growth?



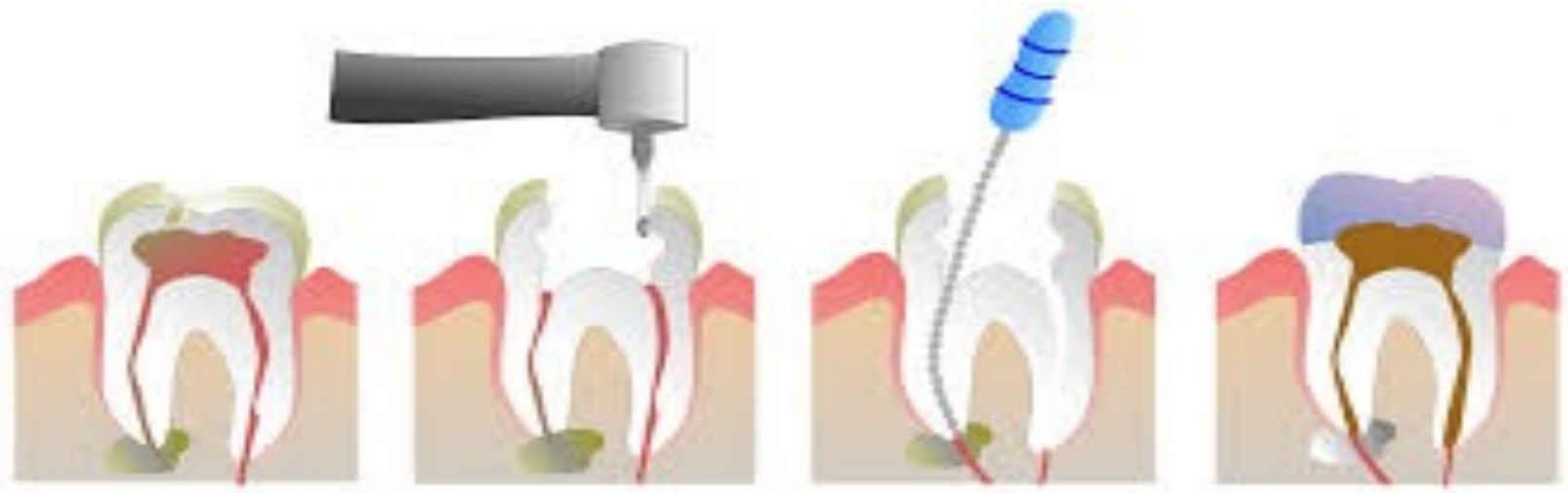
Dental Insurance Basics

- ◇ 71% of all plans have 100-80-50 coinsurance
- ◇ Type 1 – 45% of claims
- ◇ Type II – 30% of claims
- ◇ Type III – 24% of claims
- ◇ Perio and Endo
- ◇ Implants
- ◇ 3D X-Rays, Crown Printers

Example Procedure Placement			
Type 1	Type 2	Type 3	Type 4
Preventive	Basic	Majors	Ortho
100%	80%	50%	50%
Exams	Fillings	Crowns	
Cleanings	Endodontics	Prosthodontics	
X-Rays	Periodontics	Implants	
	Extractions		



**What does
Endo and
Perio mean?**



Endodontics - from the Greek roots *endo*- "inside" and *odont*- "tooth".

Endodontic is the dental specialty concerned with the study and treatment of the dental pulp. Aka – root canals.

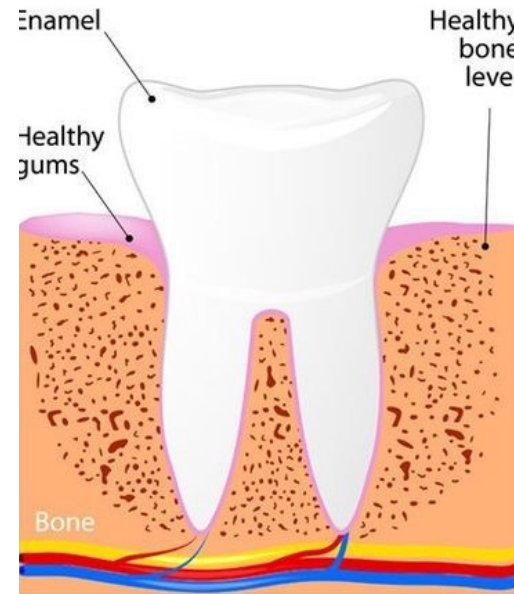
Endodontics

- What does periodontics mean?

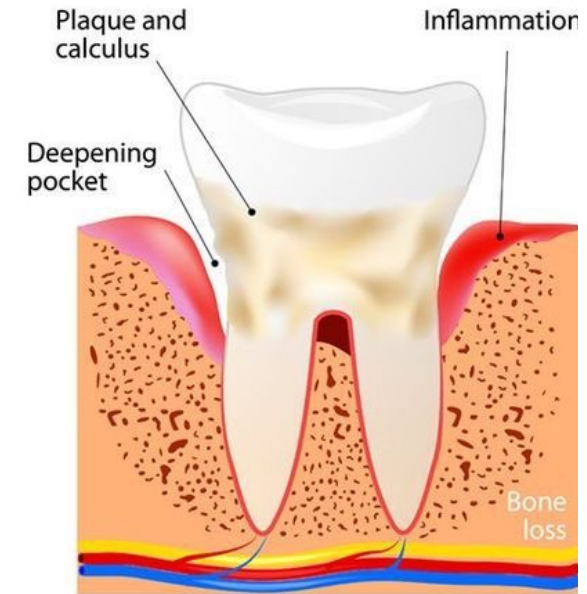
Periodontology or periodontics - from ancient Greek *perí* – 'around'; and *odoús* – 'tooth'.

Periodontics is the specialty of dentistry that studies supporting structures of teeth, as well as diseases and conditions that affect them.

Normal tooth

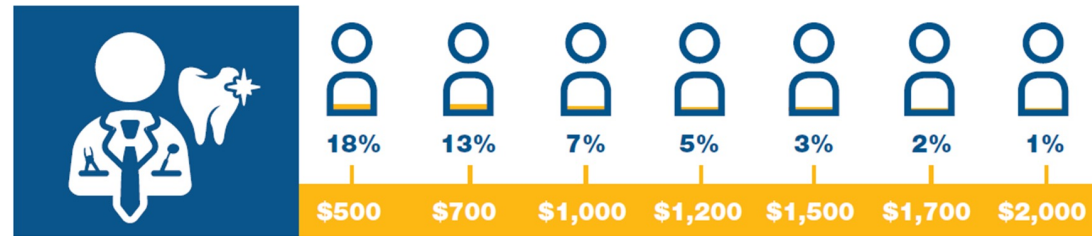


Periodontitis



Looking Beyond 100-80-50

- ◆ In Kansas and Missouri
66% of plans have a \$1,000
Annual Maximum
- ◆ Annual maximums are
trending downward
- ◆ Dental Rollover
- ◆ Preventive Plus
- ◆ Over Insurance?



Looking Beyond 100-80-50

- Guts of the Contract
 - Procedures Covered
 - Frequencies & Age Limitations
 - Procedural Placement
 - Spotlight on Procedures
 - Endo/Perio
 - Fillings
 - ◊ Amalgam vs. Composite fillings
 - ◊ 86%+ of fillings are now composite
 - Implant Coverage



The impact of Covid on the Dental industry – dentists

In an August 2021 ADA survey, 40% of reported trouble filling vacant staff positions

The impact:

- Increase in the consolidation of dental offices
 - 2021 saw an increase in larger dental practice groups purchasing smaller dental practice groups or individual dental practices
- Upward pressure on network fees
 - Consolidation, Staffing, and Low utilization may result in increases in fee negotiations or other market pressure to increase fees faster than in recent history



Reimbursements

UCR vs. MAC: What Does It Really Mean?

Defining UCR & MAC Plans


- Usual Customary and Reasonable
- Network Utilization

No.	Date of Service	Proc Code	Pay Code	Service Description	Benefit Type	Submitted Charges	Eligible Charges	Covered Amount	Remark Code				
	06/04/21	D0120		EVAL-PERIODIC	PREV	68.44	29.00	29.00					
	06/04/21	D1110		CLEAN - ADULT	PREV	104.59	66.00	66.00					
				Benefit Summary		Submitted Charges	Eligible Charges	Covered Amount	Minus Deduct	Remain Amount	%	Benefit Amount	
				TOTAL	PREV	173.03	95.00	95.00	0.00	95.00	100%	95.00	
						173.03	95.00	95.00		TOTAL PAYABLE		95.00	
										PLAN PAYS		95.00	
PAYMENT WILL BE MADE TO YOUR DOCTOR												95.00	
BALANCE DUE TO YOUR DOCTOR UNLESS PREVIOUSLY PAID												** THIS IS NOT A BILL **	.00

Whew!
Teeth are really
getting expensive!

- The average gift American children receive from the tooth fairy is over \$5 per tooth!
- *Delta Dental* poll





Network Analysis-The Why, What and How of PPO

- **Why**
 - **Impact of Network Strength**
 - **Reduce Cost of Claims**
 - **Lower Member OOP**
 - **Lower Premium Rates**
 - **Plan Design Flexibility**
- **What**
 - **Components of the Network**
 - **PPO Utilization**
 - **Discounts**
- **How**
 - **Using Effective Discount Strategies**

A man in a light-colored t-shirt and blue overalls stands with his back to the camera, looking up at a large, stylized graphic of the word "Why?" in a blue, cursive font. The graphic is set against a background of a bright blue sky with white clouds. The man is holding a rolled-up document in his right hand.

Why?

◇ Impact of Network Strength

- ✓ Larger Network = Higher PPO utilization = lower cost of claims
- ✓ Deeper discounts = lower cost of claims
- ✓ Lower cost of claims = lower rates
- ✓ Plan design flexibility (i.e. network-driven plans)

Components of Network



1. PPO Utilization (what percentage of claims come from network providers)
2. PPO Discount (savings % on all PPO claims)
3. Effective Discount (savings % on ALL CLAIMS, both PPO & non-PPO)

Example Calculation

PPO Utilization	PPO Discount	Effective Discount
85%	35%	29.750%

Effective Discount Strategies



1. **Ask for the data!**
2. **Validate the data**
3. **Compare effective discounts**



Is dental
insurance worth
the cost?

Why buy dental insurance?

- Not your typical insurance
- 2 annual exams and cleanings
- Oral Health = Overall Health
- Kids
- Self - esteem
- Employee retention
- Orthodontics



Elements of a Dental Insurance Consultant

- Why Buy Dental?
- Diving into the Data
- How do you increase participation?
- Ask questions?
 - What do employees want?
 - Additional benefits/procedures?





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Close, Questions and Quiz

- Thank you!
- Quiz!
- Q&A