

Printout

Wednesday, January 19, 2022 4:43 PM

Provider Panel Savings Comparison
Experience Period 04/01/2020 to 03/31/2021

Category	Delta Dental			[REDACTED]			Difference	
	Dollars	Percent	PEPM	Dollars	Percent	PEPM	PEPM	Percent
Gross Submitted	\$21,546,623	108.4%	\$9.13	\$21,546,623	108.4%	\$9.13		
Duplications	\$1,442,967	7.3%	\$0.61	\$1,442,967	7.3%	\$0.61		
Eligibility Denials	\$235,157	1.2%	\$0.10	\$235,157	1.2%	\$0.10		
Net Submitted	\$19,868,498	100.0%	\$8.42	\$19,868,498	100.0%	\$8.42		
PPO Network Savings	\$3,181,616	16.0%	\$1.35	\$2,238,017	11.3%	\$0.95		
PPO DDS Policy Savings	\$265,817	1.3%	\$0.11					
Premier DDS Fee Savings	\$1,103,435	5.6%	\$0.47					
Premier DDS Policy Savings	\$102,175	0.5%	\$0.04					
Total Panel Savings	\$4,653,043	23.4%	\$1.97	\$2,238,017	11.3%	\$0.95	\$1.02	107.4%
Non Par Fee Savings	\$260,087	1.3%	\$0.11	\$487,689	2.5%	\$0.21		
Total Fee/Policy Savings	\$4,913,130	24.7%	\$2.08	\$2,725,707	13.7%	\$1.16	\$0.92	79.3%
Contract Limit Savings	\$837,794	4.2%	\$0.35	\$1,083,122	5.5%	\$0.46		
COB Savings	\$73,244	0.4%	\$0.03	\$73,244	0.4%	\$0.03		
Benefit Design Savings	\$5,499,464	27.7%	\$2.33	\$6,399,152	32.2%	\$2.71		
Group Payment - All	\$8,544,866	43.0%	\$3.63	\$9,587,274	48.3%	\$4.06	-\$0.43	-10.6%
Patient Payment	\$6,670,589	33.6%	\$2.82	\$8,043,207	40.5%	\$3.41	-\$0.59	-17.3%
Dentist Responsibility	\$4,653,043	23.4%	\$1.97	\$2,238,017	11.3%	\$0.95	\$1.02	107.4%
	\$19,868,498	100.0%	\$8.42	\$19,868,498	100.0%	\$8.42		

The data show that Delta Dental would reduce overall submitted costs from the Total Fee/Policy Savings by a greater amount (24.7% to 13.7%) and pass on fewer of those costs to patients. Another way of looking at this is that, of submitted costs, Delta Dental holds the dentist responsible for 23.4%, passes 1.3% on to the patient and bases the group's payment on the remaining 75.3%. The commercial carrier would hold the dentist responsible for only 11.3%, pass on 2.5% to the patient and base the group's payment on 86.3% of the total submitted charges. In other words, the cost both to the group and to its employees is less with Delta Dental coverage than with that of our commercial counterparts.

Contract Savings include items such as procedures not covered, time limitations and alternate treatment allowances. Policy Savings include items such as not allowing charges for instrument sterilization and claim form completion. Fee Savings include fee reductions from participating dentist agreements and non-participating approved fee limits. Benefit Design Savings include patient copayments, over maximum reductions and deductibles (if applicable).

Group Payment is the submitted amount less the indicated savings.

Patient Payment is the sum of non-par fee, contract limit, COB and benefit design savings.

Dentist Responsibility is the participating dentists fee savings.

Policy savings are included as part of the dentist responsibility for Delta Dental and patient responsibility for our competitor.

Assumptions	Delta Dental			Competitor		
	Migration	Savings	Final	Migration	Savings	Final
Fee and Policy Savings	56.5%	28.3%	16.0%	52.5%	21.5%	11.3%
PPO DDS Fee Savings	56.5%	2.4%	1.3%			
PPO DDS Policy Savings	24.7%	22.5%	5.6%			
Premier DDS Fee Savings	24.7%	2.1%	0.5%			
Premier DDS Policy Savings						

Non Par Fee Savings	18.8%	7.0%	1.3%	47.5%	5.2%	2.5%
Employees enrolled	196,709		24.7%			13.7%

The above estimates are made for comparing the projected percent savings of each insurer only. The estimated dollars paid are based on the current plan, paid claims and exposure data provided from the current carrier.

Provider Panel Savings Comparison UND RBF 5/4/2021 3:55 vPSR 2020 07 Jul