



Keenan

City of LA Delta Dental

March 2024



Agenda

- 2024 Program Renewal Overview
- 2023 Participation & Utilization

Program Renewal Overview

Three plan types offered to employees: DPPO, DHMO, and Preventative Only

Delta Dental was awarded the RFP by the JLMBC for a three-year contract beginning January 1, 2024, with an option for up to two additional one-year terms.

- Dental HMO
 - Delta proposed a 5% rate decrease effective 2024 and guaranteed for a five-year period
 - This is the first premium change for the Dental HMO plan since Delta was implemented in 2014
- Dental PPO
 - Delta proposed a 2% rate decrease effective 2024 and guaranteed for a three-year period
 - Delta proposed a 1.75% decrease to rates for the DPPO plans for 2023
 - Prior to 2023, the DPPO Plan rates had been in place since 2017
- Dental Preventive
 - Delta proposed a 2% rate decrease effective 2024 and guaranteed for a three-year period
 - Delta proposed a 1.72% decrease to rates for the Preventative plans for 2023
 - Prior to 2023, the DPPO Plan rates had been in place since 2014

Participation and Utilization Overview

- 2023 saw an increase in overall plan enrollment of 1.6%
 - 2022 saw 1.3% decrease in overall plan enrollment
- 2023 plan financial utilization increased by 1.2% compared to 2022
 - The total plan costs were 97.1% of premium in 2023 vs. 94.3% in 2022
 - Plan financial utilization cost per employee per month are back to pre-pandemic counts
 - 2019: \$75.64
 - 2023: \$75.37
- Plan Design
 - Diagnostic & Preventative waiver is a feature for the City's plan, providing added value to members by preserving annual benefit maximum spending power
 - 55.9% of members received at least one cleaning in 2023 (small decline from 56.0% of members in 2022). This is higher than Delta's municipal benchmark of 53.1% of members.
 - Employee online engagement 2023 stats
 - 45% members have an active online account, small increase from 44% of members in 2022
 - There were no cost estimator requests in 2023
 - Decline from 459 requests in 2022 and 216 requests in 2021



2023 Annual Review

CITY OF LOS ANGELES (01764 et al.)

March 7, 2024

Today's agenda

Improving health through access to quality care



- **Plan Performance**
 - Financial Overview
 - Plan Utilization
 - Network Utilization
 - Network Access & Recruitment
- **Member Experience**
 - Digital Campaigns
 - Member Support
 - Education & Wellness
 - Open Enrollment Materials
 - HealthCare Spending Credit Card

2023 Key Insights

City of Los Angeles 2023 Plan Performance



Financial Overview

- 1.2% increase in incurred PEPM costs.
- 1.6% increase in dental enrollment.

Plan Utilization

- 92.9% of utilizers visited a Delta dentist.
- \$15.3M savings from provider discounts.
- 64.5% of members visited a dentist.
- 4.0% of members reached the annual maximum.

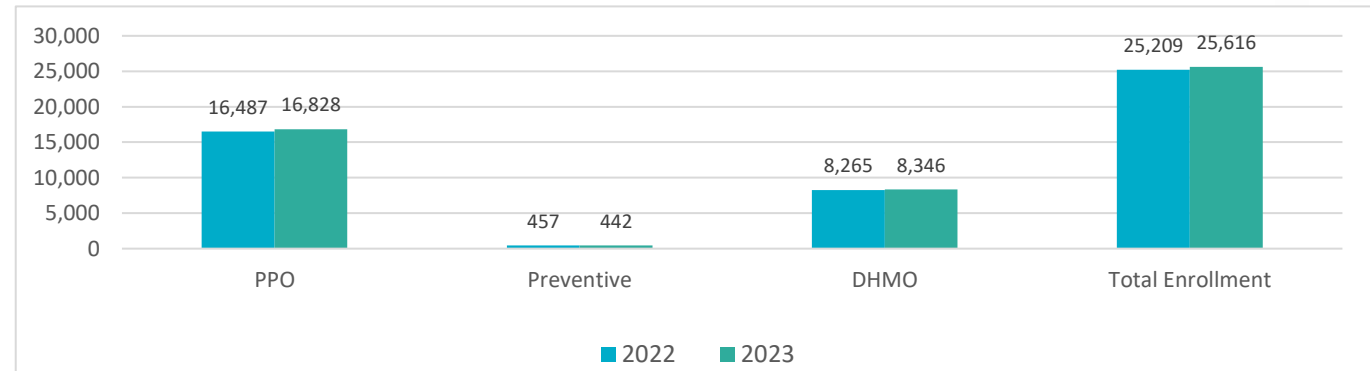
Member Engagement & Resources

- 45% of members have an online account
- Digital campaigns
- Member support

2023 Enrollment by Plan

Average Employee Enrollment

- PPO: +2.1%
- Preventive: -3.3%
- DCUSA: +1.0%
- Overall: +1.6%



Average Employee Age

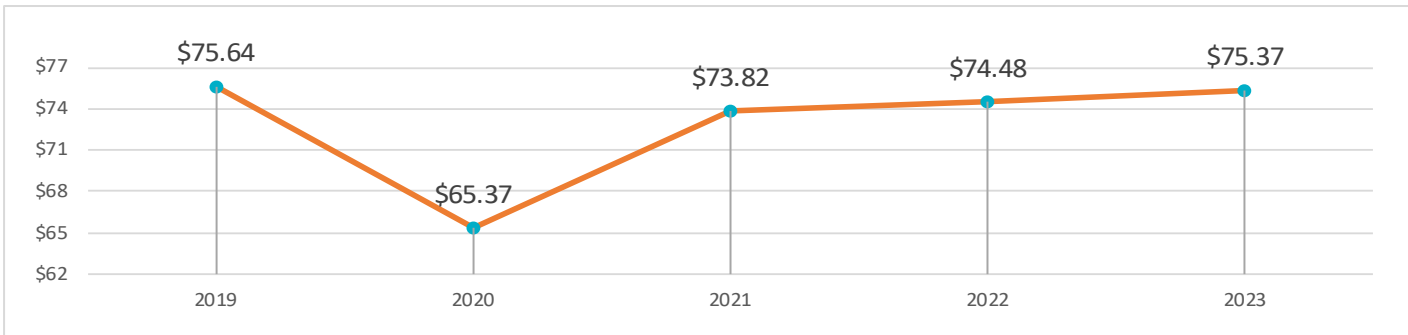
- PPO: 48.5
- Preventive: 48.0
- DCUSA: 43.0
- Benchmark: 47.7

	Primary enrollee	Adult dependent	Child dependent
PPO	48.5	50.1	15.0
Preventive	48.0	49.1	14.1
DCUSA	43.0	46.3	13.9
Benchmark	47.7	50.7	13.9

Financial Overview

Incurred Period: Jan 2023 - Dec 2023 compared to prior years

Incurred PEPM by year



Incurred PEPM by quarter



The total plan costs were 97.1% of premium in the current year vs. 94.3% in the prior year.

1.2% increase in incurred PEPM costs in 2023.

Incurred PEPM back to pre-pandemic values.

Network Utilization & Discounts

Period: Jan 2023 - Dec 2023

# of Utilizers	2022	2023	Benchmark*
PPO	67.8%	67.6%	61.3%
Premier	25.8%	25.3%	34.3%
Non-contracted	6.4%	7.1%	4.4%

92.9% of utilizers receiving services from a Delta Dentist.
67.6% of utilizers are visiting a Delta PPO dentist.

	PPO		Premier		Non-contracted		Total	
Total submitted	\$31,341,897	100.0%	\$8,952,297	100.0%	\$3,247,064	100.0%	\$43,541,258	100.0%
Provider discounts	\$13,110,570	41.8%	\$2,210,224	24.7%	\$0	0.0%	\$15,320,794	35.2%
Other savings	\$2,948,689	9.4%	\$722,346	8.1%	\$359,522	11.1%	\$4,030,557	9.3%
Plan pays	\$10,010,272	31.9%	\$3,715,796	41.5%	\$1,319,700	40.6%	\$15,045,768	34.6%
Patient liability	\$5,272,367	16.8%	\$2,303,931	25.7%	\$1,567,842	48.3%	\$9,144,140	21.0%

\$15.3M savings from network discounts:
42% Discount for PPO
25% Discount for Premier
35% Net effective discount

2023 Network Access & Recruitment

We continue to recruit network dentists



County	Provider Universe	Premier Dentists	PPO Dentists
Los Angeles	9,305	76.2%	64.0%
Orange	4,310	76.4%	64.5%
Riverside	2,461	80.1%	75.5%
San Bernardino	2,358	78.6%	72.9%
Ventura	1,164	82.0%	71.4%

Industry Leading Access
77% of CA providers contracted with Delta.

COLA Network Details
Delta Dental enrollees visited 5,860 Delta dentists.
0.7% utilized providers voluntary terminated.
107 employees impacted by provider terminations.



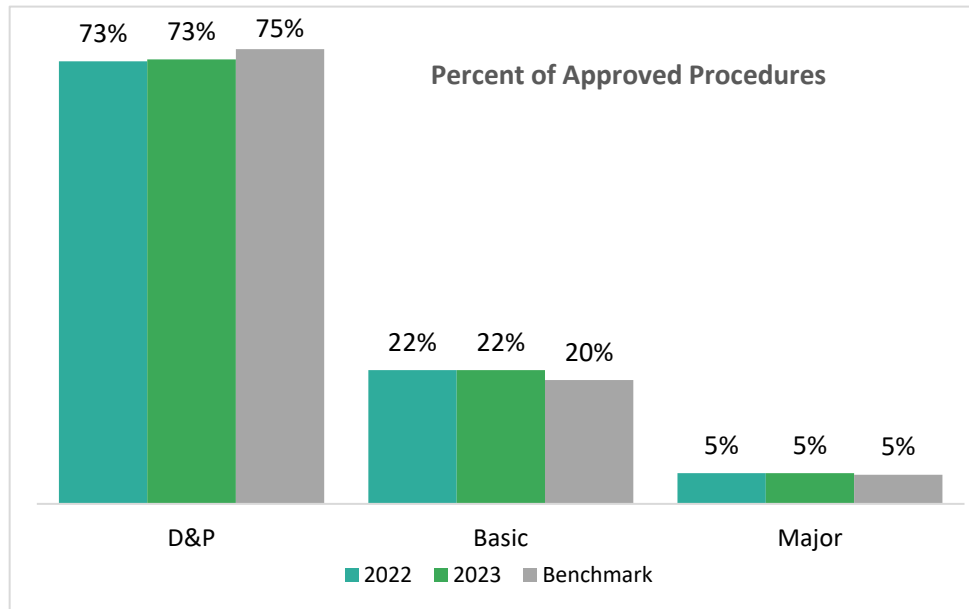
City of LA	Utilized Providers	Utilized Provider Voluntary terminations	Providers Added	Providers Added Utilized by COLA
Los Angeles	4,236	34	562	137
Orange	795	9	226	12
Riverside	251	2	225	11
San Bernardino	457	2	202	14
Ventura	177	0	119	4
CALIFORNIA	5,860	43	1363	182

Recruitment Efforts
Delta added 1,363 new dentists in CA.
182 recruited dentists already treating City of LA members.

Distribution of Services

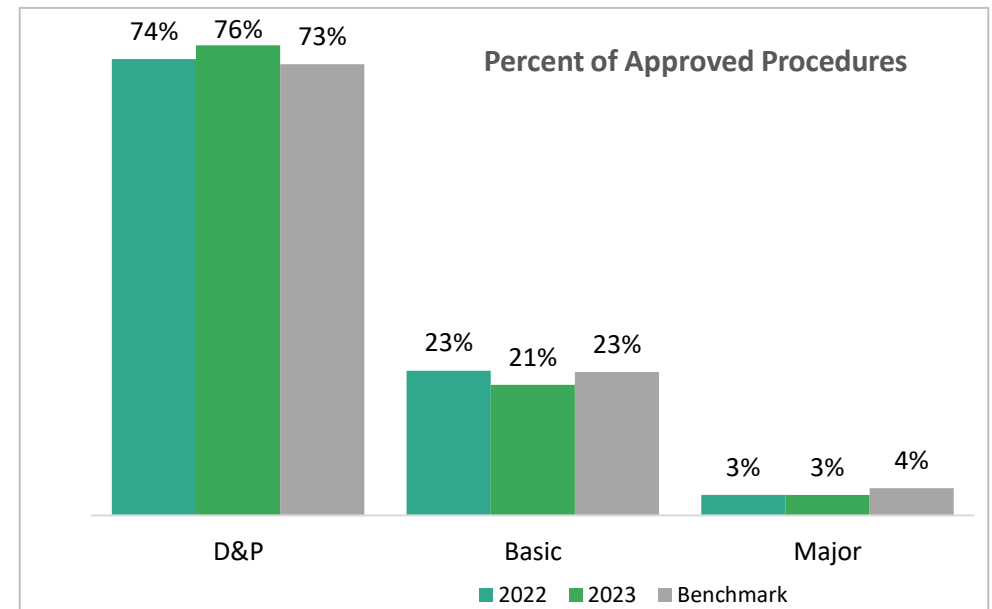
Incurred Period: Jan 2023 - Dec 2023 compared 2022

PPO



The percentage of D&P procedures is **below** the Book of Business benchmark by 1.7% in 2023.

DCUSA



The percentage of D&P procedures is **above** the Book of Business benchmark by 3% in 2023.

Diagnostic & Preventive Services

Submitted cleanings & exams by unique utilizers



Cleanings	2022		2023		Benchmark*
No utilization	13,984	35.3%	14,337	35.5%	38.9%
0*	3,534	8.9%	3,480	8.6%	7.0%
1	10,362	26.2%	10,335	25.6%	22.6%
2	10,755	27.2%	11,170	27.7%	27.2%
3+	954	2.4%	1,023	2.6%	3.3%
Total	39,589	100.0%	40,341	100.0%	100.0%

Exams	2022		2023		Benchmark*
No utilization	13,980	35.3%	14,337	35.5%	38.9%
0*	2,144	5.4%	2,070	5.1%	5.1%
1	12,091	30.5%	12,231	30.3%	27.5%
2	10,031	25.3%	10,351	25.7%	23.6%
3+	1,343	3.4%	1,356	3.3%	4.9%
Total	39,589	100.0%	40,341	100.0%	100.0%

Cleanings

55.9% of members had teeth cleaned in 2023.

86.6% of utilizers had at least one cleaning in 2023.

Exams

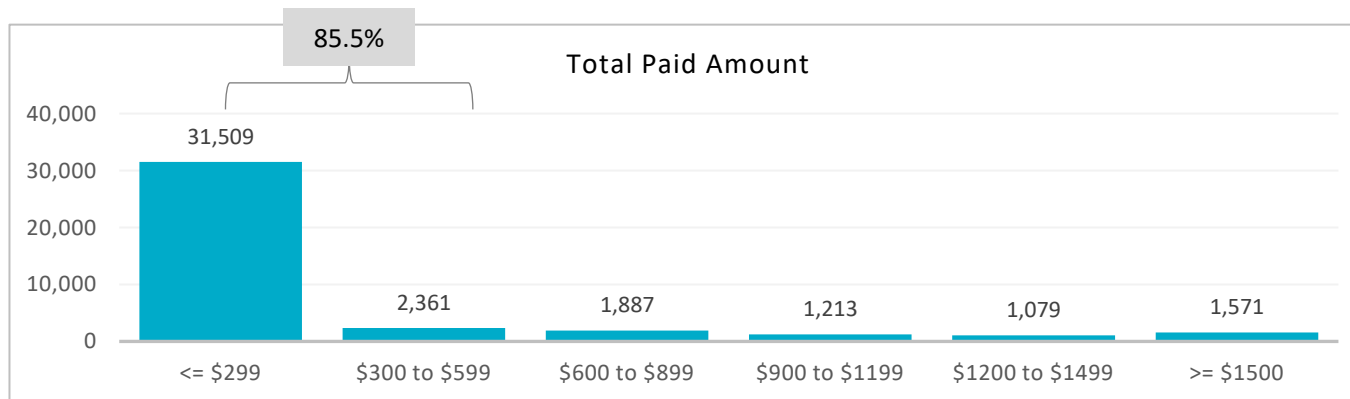
59.3% of members had an exam in 2023.

92% of utilizers had at least one exam in 2023.

35.5% of members did not utilize dental plan in 2023.

Annual Maximum

PPO Plan \$1500 Max	2023 Utilizers reaching maximum			2022
	Utilizers	% of Members	% of Utilizers	% of Utilizers
Primary Enrollee	915	5.1%	7.7%	8.1%
Adult Dependent	356	4.7%	7.5%	7.2%
Child Dependent	300	2.1%	3.3%	3.3%
Total	1,571	4.0%	6.1%	6.2%



4% of members, 6.1% of utilizers reached their maximum in 2023

85.5% of members had claims paid under \$600.00

Benchmark*

Annual Maximum	% of Groups
\$1,500	28.2%
\$2,000	24.5%
\$2,500	8.3%
\$1,750	2.2%
\$1,700	1.9%

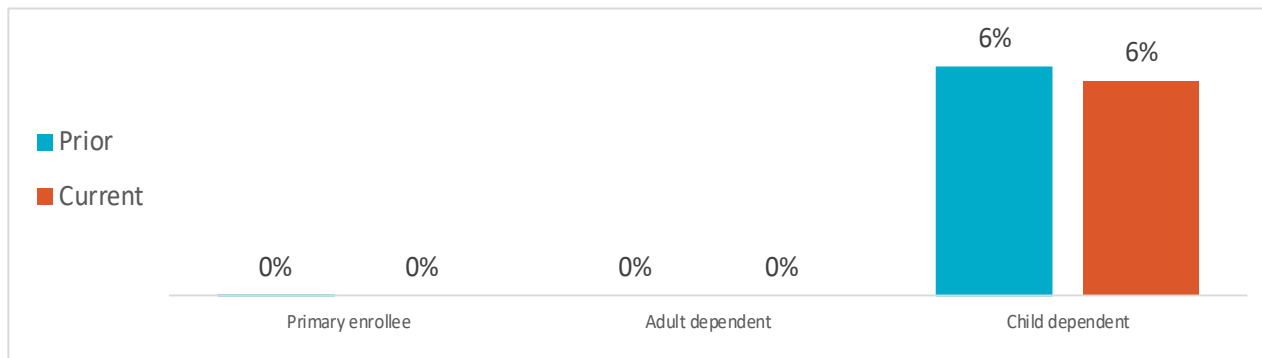
Annual Maximum	% of utilizers+
\$3,000	1.7%
\$2,500	1.0%
\$2,000	3.7%
\$1,700	4.4%
\$1,500	5.5%

Ortho Utilization

Incurred Period: Jan 2023 - Dec 2023 compared to prior year

% of Members Using Ortho

Member class	2022		2023	
	Number of ortho utilizers	% of members using ortho*	Number of ortho utilizers	% of members using ortho*
Primary enrollee	0	0.0%	0	0.0%
Adult dependent	0	0.0%	0	0.0%
Child dependent	875	6.3%	830	5.9%



5.9% of child dependents utilized ortho in 2023.

\$1,500 orthodontic lifetime maximum.

Benchmark*

Orthodontic Coverage	% Clients*
Adult & Children	55.4%
Children Only	44.6%

Otho Max	% of Clients*
\$1,000	28.6%
\$1,500	36.2%
\$2,000	14.3%
\$1,200	2.9%

Website Stats

45% members have an active online account

- ✓ 1% increase in online access from 2022
- ✓ 66.8% of members signed up for paperless EOB's

6,151 unique website visitors in 2023

- ✓ 34% increase in website visitors
- ✓ Top pages accessed include ID cards, claims, documents
- ✓ No cost estimator requests

DELTA DENTAL My account Log out

Home

My dental care

- Claims & visits
- Find a dentist
- Plan ahead for a visit

Benefits & coverage

- Plan summary
- Benefits details
- Benefits usage
- Plan documents

Welcome!

Get to know your plan

Plan ahead for a visit

Get ID card

Find a dentist

Visit details

This Explanation of Benefits (EOB) is a summary of your dental visit. You can review the services performed and how your plan applied to the visit.

Jan 7, 2022

Renante Garcia

Tooth removal

Your cost: \$91.50

Your dentist
Samira Charkezarin
925-822-8920

Cost summary

Submitted fee	\$483.00
The submitted fee is the amount that the dental office charges for your service.	
Accepted fee	\$333.00
The accepted fee is the amount your dentist agrees to accept as full payment for your dental service.	
Delta Dental pays	\$41.50
"Delta Dental pays" is the dollar amount paid by your dental plan.	
Your cost	\$91.50

ⓘ This Explanation of Benefits is not a bill – think of it as a receipt for your visit. Typically, any balance that you owe is paid to your dentist. If you would like to discuss billing, please feel free to contact your dentist.

Digital Campaigns

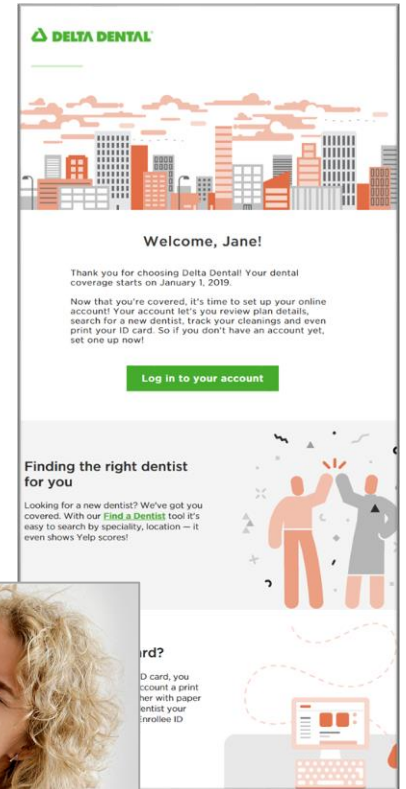
Encourage employees to make the most of their benefits

Welcoming employees to support a positive experience

- Welcoming members onto their dental plan
- Introducing members to the **Find A Dentist** tool
- Information on ID Cards and how to get **digital ID card**.
- Encouraging members to register on the member portal

Encouraging employees who haven't visited the dentist

- An email **encouraging** them to schedule an appointment for a cleaning and exam
- A **congratulatory** email after their visit for taking charge of their oral health
- A **reminder** email (if they chose to set one up) to schedule another exam and cleaning



Is it time for a cleaning, [Name]?

Has it been six months since your last cleaning? Schedule a cleaning and polish up that smile. After all, a pearly white grin will never go out of style.

If you need to find a dentist or just want to try someone new, check out our [Find a Dentist tool](#).

Member support

Tools and resources for engagement

Video resources

Helping members make the most of their dental benefits



Available in English and Spanish

Dental health webinars

Oral health education

Facilitated by:

Jessica Buehler, DDS
Afton Cowen, DMD

Engaging sessions focused on preventive oral health care

- Understanding tooth decay
- Gum health: the foundation of your smile
- How oral health impacts overall health

Oral Health & Aging

- Dentistry change as we age
- Gum health, dry mouth, avoiding tooth loss, and the mouth-body connection




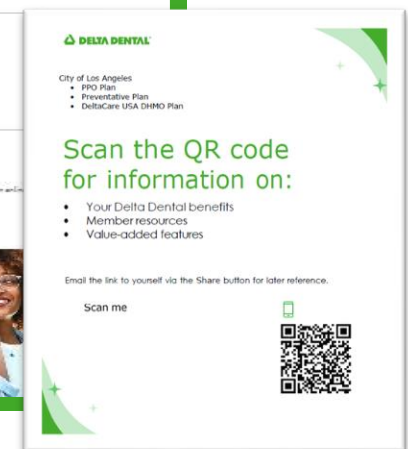
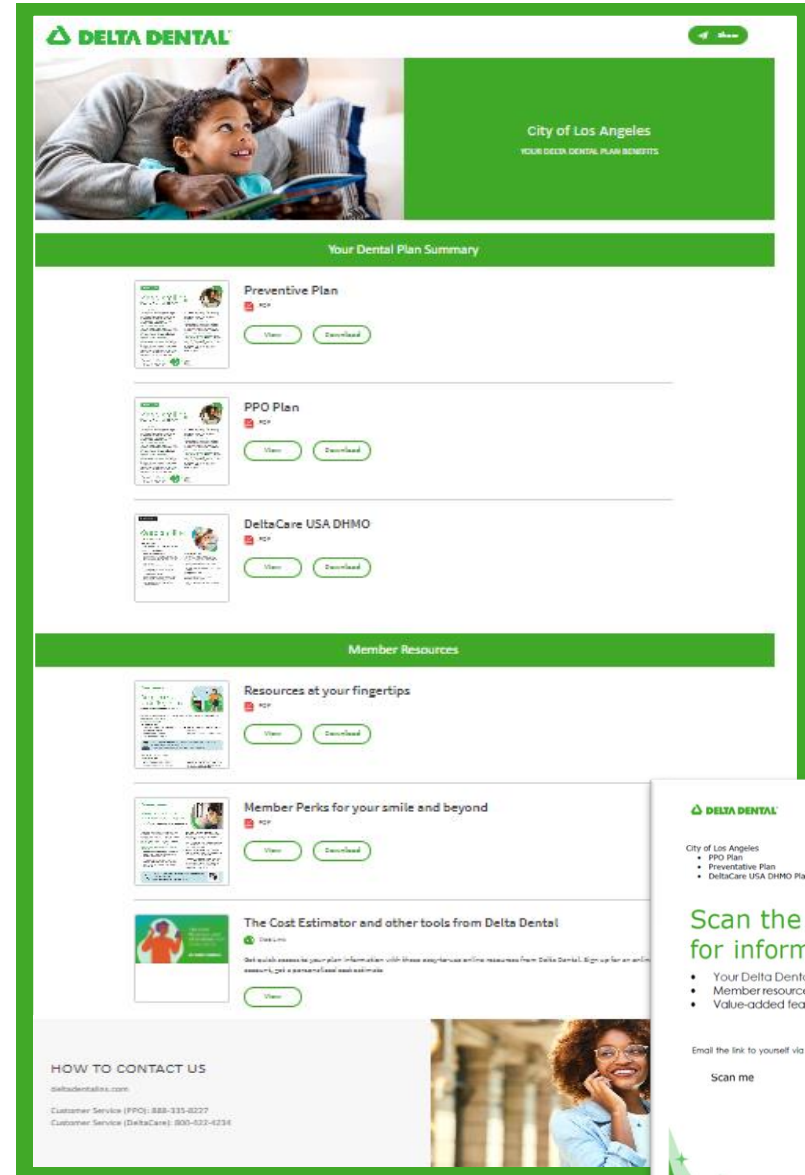
Open enrollment microsite

We made it easy

Get Delta Dental materials via QR Code

- Access via a unique URL and/or a QR code
- Intuitive layout to find pertinent content in one place.
- Flexible mobile access.
- Share, forward, bookmark & text options

 Scan me




Dental Education & Wellness Content

Monthly digital resources designed to offer relevant content all year

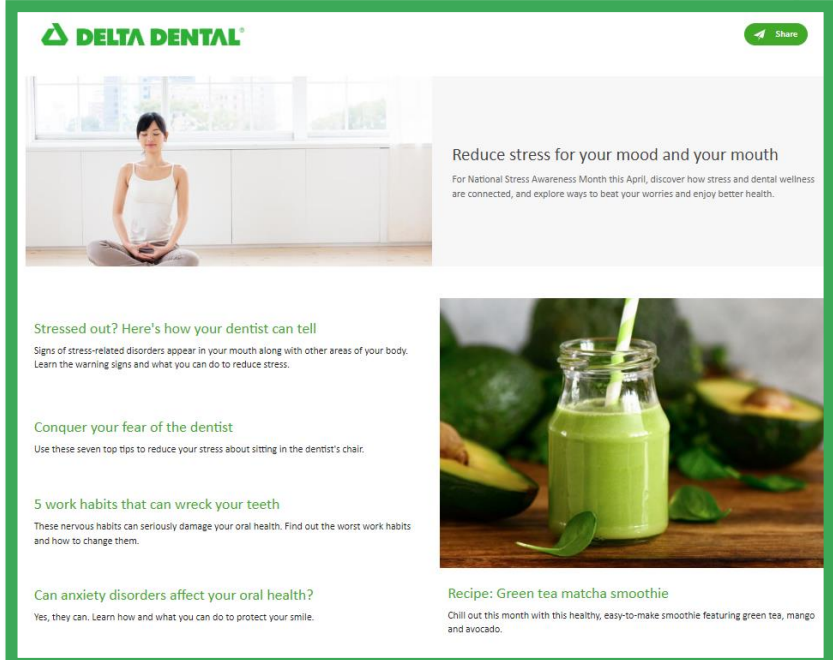
This April, help your employees learn about the link between stress and oral health. Just copy and paste the [message](#) below to share by email or on your intranet. [Delta Dental's wellness resources](#) let you offer relevant content all year round.

Reduce stress for your mood and your mouth

For National Stress Awareness Month this April, discover how stress and dental wellness are connected, and explore ways to beat your worries and enjoy better health.



Member flyer: [What You Need to Know About TMJ \(EF75\)](#)



DELTA DENTAL Share

Reduce stress for your mood and your mouth

For National Stress Awareness Month this April, discover how stress and dental wellness are connected, and explore ways to beat your worries and enjoy better health.

Stressed out? Here's how your dentist can tell
Signs of stress-related disorders appear in your mouth along with other areas of your body. Learn the warning signs and what you can do to reduce stress.

Conquer your fear of the dentist
Use these seven top tips to reduce your stress about sitting in the dentist's chair.

5 work habits that can wreck your teeth
These nervous habits can seriously damage your oral health. Find out the worst work habits and how to change them.

Can anxiety disorders affect your oral health?
Yes, they can. Learn how and what you can do to protect your smile.

Recipe: Green tea matcha smoothie
Chill out this month with this healthy, easy-to-make smoothie featuring green tea, mango and avocado.

Ready to send wellness content makes it easy to share with employees

2024 wellness calendar

Resources designed to offer relevant content all year

January

- Glaucoma Awareness Month
- New Year, New You

February

- American Heart Month
- Children's Dental Health Month
- Gum Disease Awareness Month
- National Pet Dental Health Month
- Valentine's Day
- National Eating Disorders Week
- Tooth Fairy Day (2/28)

March

- Autoimmune Disease Awareness Month
- National Nutrition Month
- First Day of Spring
- World Oral Health Day
- National Drug & Alcohol Facts Week

April

- National Anxiety & Stress Awareness Month
- National Facial Protection Month
- Oral, Head & Neck Cancer Awareness Month
- National Dental Hygienists Week
- Earth Day
- National Prosthodontics Awareness Week

May

- Mental Health Awareness Month
- National Asthma & Allergy Awareness Month
- National Osteoporosis Awareness Month
- National Physical Fitness & Sports Month
- Save Your Tooth Month
- Women's Health Month
- Drinking Water Week
- National Piercing Day
- National Smile Month

June

- Alzheimer's Awareness Month
- Employee Wellness Month
- Men's Health Month
- National Migraine and Headache Awareness Month

July

- National Cleft & Craniofacial Awareness & Prevention Month
- Independence Day

August

- Back to School
- Dental Implant Month
- National Fresh Breath Day
- Tooth Fairy Day

September

- Dental Infection Control Month
- Healthy Aging Month
- National Recovery Month
- Family Health and Fitness Day

October

- Breast Cancer Awareness Month
- Menopause Awareness Month
- Cold & Flu Awareness Month
- National Dental Hygiene Month
- National Orthodontic Health Month
- Halloween

November

- American Diabetes Month
- National COPD Awareness Month
- National Brush Day
- Great American Smoke Out
- Thanksgiving
- National Flossing Day

December

- Healthy Holidays
- World AIDS Day (12/1)



Thank you!