

DELTA DENTAL OF MINNESOTA EMPLOYER  
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## MINIMAL RATE INCREASES OF 3.5 PERCENT OR LESS FOR SMALL GROUP PLANS (2-99 ENROLLEES) IN 2011

It's no surprise: Our small groups (2-99 enrollees) are seeing stable renewal premiums in 2011, with increases of 3.5 percent or less. **Evaluating data for the past seven years, this matches the average rate increase for all Delta Dental of Minnesota commercial small group products over that timeframe – 3.5 percent or less a year.**

“With more than 40 years of expertise in dental benefits, we price our plans correctly even in challenging market conditions, and that price stability promotes long-term confidence and trust with our groups,” said Renae Styve-Krmpotich, director, Delta Dental Connect small group services.

These small renewal rate increases account for inflation in provider reimbursement rates, product enhancements and group loss ratios.

Delta Dental of Minnesota is able to keep

rates affordable because:

- We offer the largest network in the state and the nation. Delta Dental Premier® has more than 2,700 participating dentists in Minnesota – that's 93% of Minnesota's dentists, and more than 135,000 dentists nationwide. Delta Dental PPO<sup>SM</sup> has 1,580 participating dentists in Minnesota and more than 76,000 participating dentists across the nation. Why is this important? Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable. In fact, nationally Delta Dental's unique cost-control measures and contractual agreements with dentists collectively saved subscribers with group dental coverage more than \$7.6 billion in 2009.
- We operate very efficiently, with a lower than average percentage of premium dollars going to operating costs.

SMALL GROUP (2-99 ENROLLEES) PLAN RATE INCREASES	2011	7-YEAR AVERAGE
Delta Dental PPO and Delta Dental Premier – <i>Dual-option Program-Millennium Choice</i>	3.5%	3.43%
Delta Dental PPO Plus Premier – <i>Voluntary Network Program-Dental Flex</i>	3.5%	3.5%
Delta Dental PPO	3.5%	2.96%
Delta Dental Premier	3.5%	2.43%
Voluntary Non-network program-Discover	2%	2.64%

# YOUR TOP THREE QUESTIONS

To give you a better idea of some of the calls and e-mails we answer each day, below are three of the most frequently asked questions we receive.

**Q. Where do I send paper enrollment changes?**

- A. Submit changes directly to the enrollment department at:  
Delta Dental of Minnesota  
Attention: Enrollment Department  
PO Box 330  
Minneapolis, MN 55440-0330

Changes can be e-mailed to [memelig@deltadentalmn.org](mailto:memelig@deltadentalmn.org). The sender will receive an e-mail confirmation from our enrollment department. Changes can also be submitted by fax to **651-406-5935**. Please note that the fax method is not secure.

**Q. Is online enrollment an option?**

- A. Yes. To begin, complete an Online Enrollment User Request form at [www.deltadentalmn.org](http://www.deltadentalmn.org). Roll over the “Employers” link in the left navigation bar and select “Forms & Publications” from the menu.

In addition, our online enrollment tool allows group administrators to enter and view additions, changes and terminations to Delta Dental’s

membership file for employees. You can also view historical data and print transaction reports for subscribers and dependents.

**Q. As part of health care reform legislation, does the new “Dependent to Age 26” law apply to group dental plans?**

- A. Although the law does not specifically apply to stand-alone dental coverage, for small groups (2-99 enrollees), Delta Dental of Minnesota automatically extended dental benefits of covered dependents from age 25 to age 26, regardless of full-time student status. This is offered as an option to individually rated and ASO groups (100+ enrollees).

Small Fully Insured Groups: Dental benefits were automatically extended to covered dependents to age 26 effective June 1, 2010. We did this to allow young people who reached age 25 on or after June 1 to remain on their parents’ dental plan for another year. As of June 1, we stopped terminating dependents who reached age 25.

If you need updated benefit summaries or a copy of the dependent age amendment, please contact Employer Services, Option 4 at **651-994-5300** or toll free **866-318-9449**.



# OUR WEB TOOLS MAKE MANAGING DENTAL BENEFITS EASY

Through our robust Web site, [www.deltadentalmn.org](http://www.deltadentalmn.org), you and your employees have access to a wide variety of tools that are available 24/7 at the click of a button.

- **Online enrollment** – Groups may enter and view, in real-time, any additions, changes and terminations to employees' membership file, as well as view historical data for subscribers and dependents.
- **Online billing reports** – As Group Administrator, you can view and print billing documents securely online as soon as we generate them.
- **Claims inquiry** – Subscribers can log on to view claim status along with detailed claim information such as procedure details, deductibles and amounts paid by us.
- **Benefits inquiry** – Subscribers can view benefit level details, deductibles, annual maximums and benefits used.
- **Coverage summary** – Subscribers can verify coverage eligibility, effective dates and plan information for themselves and their dependents.

- **Request ID cards** – Group Administrators and subscribers can order replacement ID cards.
- **Dentist search** – Subscribers can search for dentists and specialists in their plan by location, dentist name or clinic name.



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## DENTAL ISSUES IN THE NEWS

As the dental benefits leader, we constantly monitor oral health research and scientific studies. We incorporate oral health science into the benefit designs we recommend. Two topics recently in the news are:

**Amalgams** – You may have recently heard about the safety of dental amalgams (commonly known as silver fillings) in the news. The ADA (American Dental Association) has stated that dental amalgam is safe and should remain a viable option for patients and their dentists to consider for treating dental decay. Their position has remained consistent with the science on the subject, and is in line with numerous governmental and private scientific organizations around the world.

**Periodontal Treatment for Pregnant Women** – A recent major study published in the Journal of the American Dental Association's (JADA) December 2010 issue addresses the question of whether periodontal disease increases the risk of preterm births and/or low birth weight babies. The results of the study indicate that periodontal treatment during pregnancy does not reduce the risk of pregnant women experiencing preterm births and/or low birth weight deliveries.

For more information on these issues, go to [www.deltadentalmn.org](http://www.deltadentalmn.org). Roll over the "Oral Health Information" link in the left navigation bar and select "Dental Industry Trends" from the menu. We will continue to keep you posted as further studies arise on these subjects and others that are important to your employees' health.



## HEALTH CARE REFORM

With health care reform's prominence in the news, we want to clarify that the majority of issues surrounding health care reform are not intended to affect stand-alone dental carriers, like Delta Dental of Minnesota. The primary intent is for reform of medical insurance coverage. That being said, there are situations in which Delta Dental of Minnesota is impacted because employers tend to treat employee coverages similarly when faced with legislation, such as the recent "Dependent to Age 26" law. Of special note, health care reform does not restrict dental carriers, since dental carriers are not required to package benefits with a medical carrier – as previously positioned.

We are pleased that health care reform addresses an issue that has long been overlooked: the importance of oral health to overall health status and quality of life. Over the years, Delta Dental has worked to improve the nation's oral health by:

- Emphasizing preventive care; and,
- Making quality, cost-effective dental benefits affordable

### **Why is making stand-alone dental plans available so important?**

By design, dental plans promote and encourage use of preventive services, rather than insure primarily against the risk of unexpected major expenses the way medical plans do. Put simply, it's a different coverage model. Delta Dental has decades of experience designing and administering dental plans. Medical carriers may have little or no experience designing and administering dental health benefits.

Allowing consumers to select stand-alone dental coverage ensures transparency and is consistent with the current market, where about 97% of dental coverage is provided through separate dental policies.

As the dental benefits expert, we will keep you informed of further developments regarding health care reform.

# COMMUNITY AFFAIRS UPDATE

During 2010, Delta Dental actively worked to support our mission to improve the oral health of all Minnesotans through a variety of philanthropic and community activities. Just a few of our efforts:

**Invested more than \$455,600** in 29 Minnesota dental clinics and nonprofit organizations to help prevent and treat dental disease in underserved populations, to empower children and families to become active partners in their health care and to ensure a healthier place for all to live, work and thrive.

“Delta Dental measures success by providing access to quality and offering affordable dental benefits as well as by responding to the needs of our community. Our board is tremendously committed to helping support community clinics that provide oral health services to low-income and culturally diverse populations. It can be challenging work and we appreciate everyone who delivers these vital services,” stated Dave Morse, president and CEO of Delta Dental of Minnesota.

**Hosted the *SmileConnections* conference on November 5** at the Minnesota Landscape Arboretum. Minnesota is one of the healthiest states in the nation, yet limited oral health knowledge and untreated dental disease remain a serious health concern. *SmileConnections* was organized around the recognition that both dental and non-dental professionals play critical roles in reducing the disease burden and can unify around effective solutions. More than 160 participants explored a range of topics from understanding common dental diseases to learning about effective oral health preventive strategies.

**Collaborated with Fraser** to develop the *My Healthy Smile* iPhone app to help reduce dental anxiety for children with autism and other developmental disabilities.

“It is vitally important that children and adults with special needs connect with their oral health in positive ways,” said Diane Cross, president and CEO of Fraser. “Not only has Delta Dental been a generous sponsor from the start, they have continually provided expertise on oral health.”

The *My Healthy Smile* app is designed for children between the developmental ages of 3 and 10. The use of social scripts works especially well for children who have autism or developmental disabilities. The app is available through iTunes.

**Collaborated with Oral Health America and Children’s Dental Services** to launch *Smiles Across Minnesota – International Falls*. Delta Dental provided \$20,000 in funding to improve the oral health of uninsured and

underinsured children through the provision of school-based, preventive dental care in three Minnesota school districts along the Canadian border.

“We are working with the providers and the community to make this program a success. Delta Dental’s funding will allow us to serve up to 500-800 children in our first year,” explained Sarah Wovcha, executive director of Children’s Dental Services and co-chair of *Smiles Across Minnesota*.

To date, Delta Dental of Minnesota has provided more than \$300,000 to support nine *Smiles Across Minnesota* sites. *Smiles Across Minnesota* is a *Smiles Across America*® program partner.

**Sponsored Special Olympics Minnesota’s *Special Smiles*** that annually provides free dental screenings, education and fluoride varnish to thousands of athletes with intellectual disabilities.

“The support of Delta Dental of Minnesota over the years has allowed Special Olympics Minnesota to continue to offer the *Special Smiles* and the *Save a Special Smile* programs to our athletes. While the screenings are fantastic and hopefully get our athletes pointed in the right direction, the follow-up care and treatment creates a life changing event that truly changes the athletes’ overall health. This would not be possible without the support from the volunteers and the dollars provided by Delta Dental,” stated Dave Dorn, president, Minnesota Special Olympics.



Delta Dental of Minnesota also encourages employee involvement. Delta Dental of Minnesota employees sort and pack a mound of toys at the Marine Toys for Tots warehouse.

# SUPERIOR CUSTOMER SERVICE

We pride ourselves on spot-on service that leads to satisfaction. Our reliable, consistent performance is the primary reason that more than 98 percent of our customers remain with us year after year. We are proud to report our 2010 results.

99.59%	Claims turned around in 10 business days
1.19 days	Average number of days for claims turnaround
99.68%	Claim processing accuracy
99.95%	Claim payment (financial) accuracy
14 seconds	Average phone response time
97.20%	Questions or issues resolved during first call

**Employer Services –**  
One number for all your post-sale questions

651-994-5300 (locally)

1-866-318-9449 (toll-free)

**Option 1** for Paper Enrollment

**Option 2** for Electronic and Online Enrollment

**Option 3** for Billing

**Option 4** for Group Administrator Helpline

*EmployerUpdate* is published for our group clients. Article ideas and questions from readers are welcome. **Publisher:** Delta Dental of Minnesota.  
*Email questions or comments to:* [editor@deltadentalmn.org](mailto:editor@deltadentalmn.org).

DDMN.008.05

[www.deltadentalmn.org](http://www.deltadentalmn.org)

Delta Dental of Minnesota  
3560 Delta Dental Drive  
Eagan, MN 55122-3166

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