

The State of Delaware

Dental Plan Request for Proposal (RFP)

Summary for the SEBC

January 24, 2022

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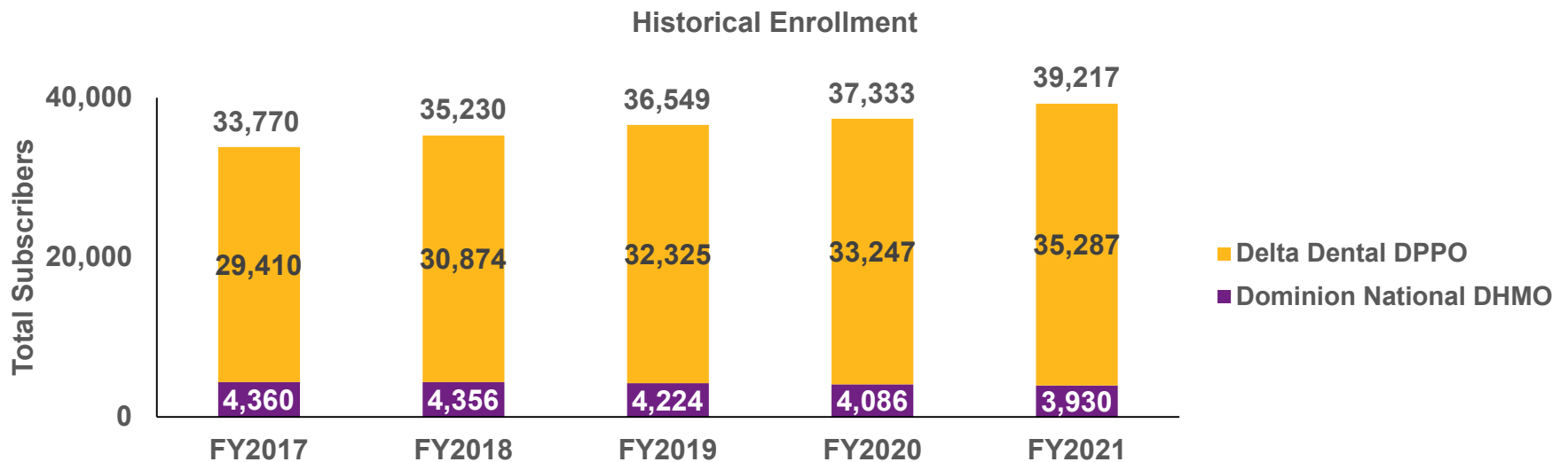
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Overview of the State's dental plan offerings

- Eligible population: State employees, employees of some participating groups, and pensioners (both non-Medicare and Medicare), along with their eligible dependents
- Two plan options offered:
 - Dental HMO (DHMO) administered by Dominion National
 - Dental PPO (DPPO) administered by Delta Dental
- Dental benefit is voluntary: 100% of premiums are paid by employee/pensioner (no cost-sharing with the State)



Key areas for evaluation in the Dental RFP

- Current contracts with both dental carriers will expire on June 30, 2022
- Dental RFP evaluated several key elements of the State's dental plan offerings, including:
 - Optimal mix of dental plans offered to participants
 - Included alternatives such as a second DPPO option with reduced coverage for a lower premium
 - Impact on plan participants in terms of premium cost and potential provider disruption were important considerations
 - Opportunities to offer enhanced plan provisions without significant increases to plan premiums
 - Clinical integration and focus on broader health topics such as opioid prescription drug management and enhanced benefits for certain conditions (e.g., diabetes)
 - Adoption of innovation such as technology engagement solutions and virtual dentistry

Key areas for evaluation in the Dental RFP (continued)

Assignment of Benefits (AOB) provision in the DPPO

- Adopted effective September 1, 2018
- Provision allows non-participating dentists to receive AOB for covered services if a signed attestation from a State plan participant is submitted with any claims for covered services
- Attestation is the plan participant's confirmation that, by using a non-participating provider, they agree to forego certain rights and protections that would have been available had the same covered services been provided by a participating dentist (ex: the right to not be balance billed)
- Provision may encourage participating providers to drop from Delta Dental's network
- **Dental RFP explored potential future implications of retaining this provision on the State's contract with a dental carrier and on plan premiums**

Key areas for evaluation in the Dental RFP (continued)

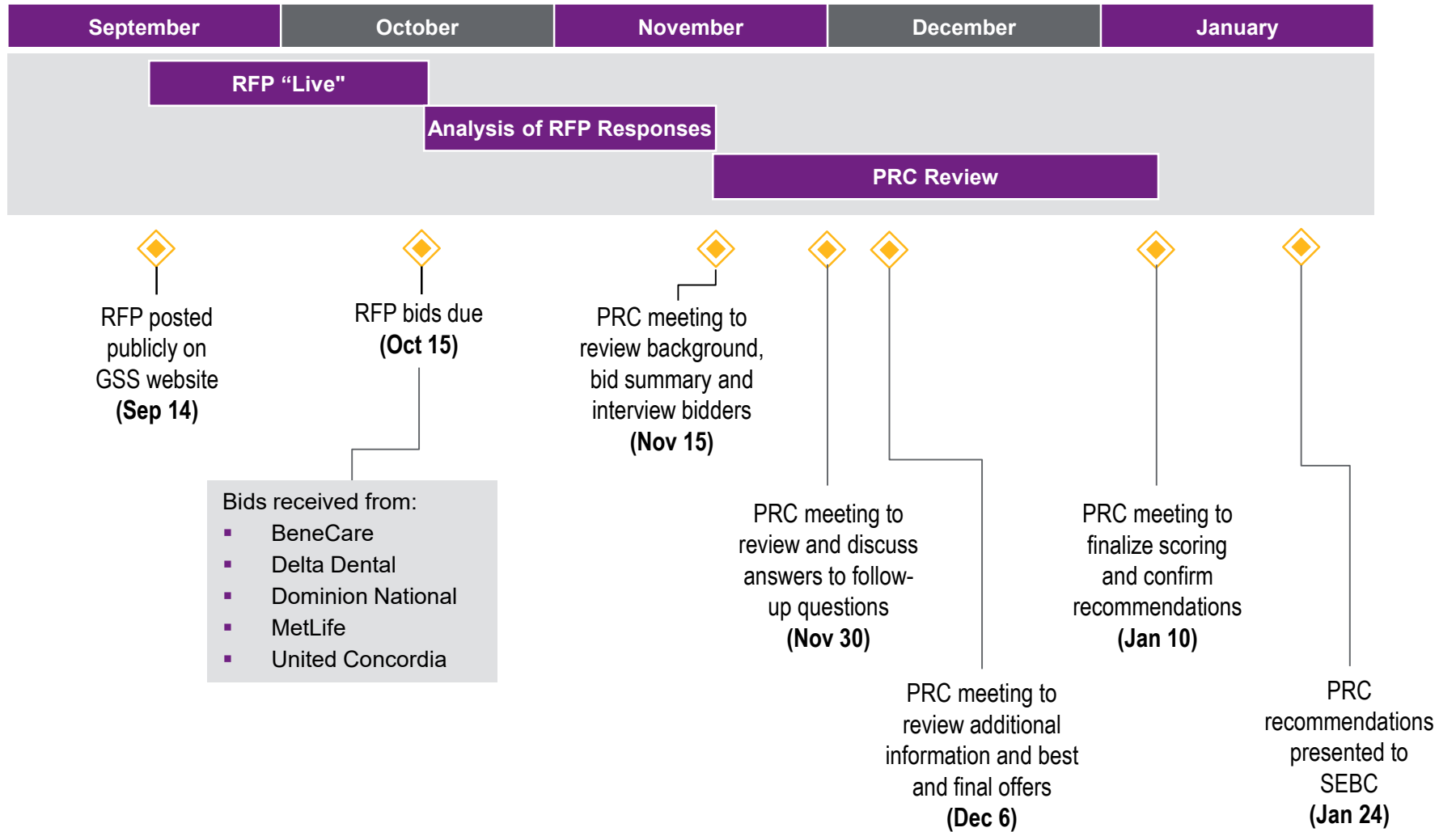
Recent feedback from plan participants

- Availability of DPPO and DHMO dental network providers in Sussex County, Delaware
 - Members residing in this county have expressed difficulty with finding participating dental providers
 - Dental RFP evaluated dental insurance administrator networks, and favorable consideration was given to those with robust networks in Sussex County and those who are willing to guarantee their performance in recruiting additional providers in Sussex County into the network
- Adequacy of DPPO plan design provisions relative to premium cost
 - Retired plan participants have voiced concerns about the \$1,500 annual benefit maximum, along with coverage for certain procedures such as dental implants, is too low relative to the amounts retirees are paying in monthly premiums
 - Dental RFP sought proposals that addressed this concern
- This information was shared with the Proposal Review Committee (PRC) for consideration in the development of recommendations to the SEBC
- The PRC also considered findings from a survey conducted by the SBO between August and September 2021 of plan participants and others who may be interested in this benefit, along with feedback provided directly to the SEBC from a plan participant in early November 2021

RFP timeline



Milestone



PRC scoring and recommendations

Please refer to the PRC recommendation for award of contract (dated January 24, 2022) for details on the outcomes of the PRC scoring meetings and recommendation to the SEBC