

San Francisco Health Service System Health Service Board

Delta Dental of California Network and Plan Design Summary

September 9, 2021

Prepared by:
Health Solutions



Overview

- At prior HSB meetings, several questions have been surfaced around Delta Dental of California's network and plan design:
 - Please provide a summary of the Dental PPO plan design changes that occurred for plan years 2019 and 2020.
 - Please explain Delta's three-tier network design, including the size of the PPO and Premier networks and how our members utilize these networks.

Retiree Dental Plan Design Changes PY 2019 and 2020

- There have been two key changes to the dental PPO plan with Delta Dental of California over the past 3 years:
 - Introduced SmileWay program (support for chronic conditions)—Plan Year 2019
 - Modified plan design—Plan Year 2020

Plan Feature	PPO Dentists	Premier Dentists	Out-of-Network
Annual Deductible – 2019	No deductible	\$50 per person ; \$150 for family (excluding diagnostic and preventive care)	
Annual Deductible – 2020+	No deductible	\$75 per person ; \$150 for family (excluding diagnostic and preventive care)	
▪ Crowns – 2019	50% covered	50% covered	50% covered
▪ Dentures/Pontics/Bridges – 2019	50% covered	50% covered	50% covered
▪ Endodontic/Root Canals – 2019	50% covered	50% covered	50% covered
▪ Crowns – 2020+	60% covered	50% covered	50% covered
▪ Dentures/Pontics/Bridges – 2020+	60% covered	50% covered	50% covered
▪ Endodontic/Root Canals – 2020+	60% covered	50% covered	50% covered

NOTE: this exhibit contains plan summary information only. For a more detailed description of benefits and exclusions for each plan, please review the plan's Evidence of Coverage (EOC), available on sfhss.org

Plan Design Variation by Type of Dentist Utilized

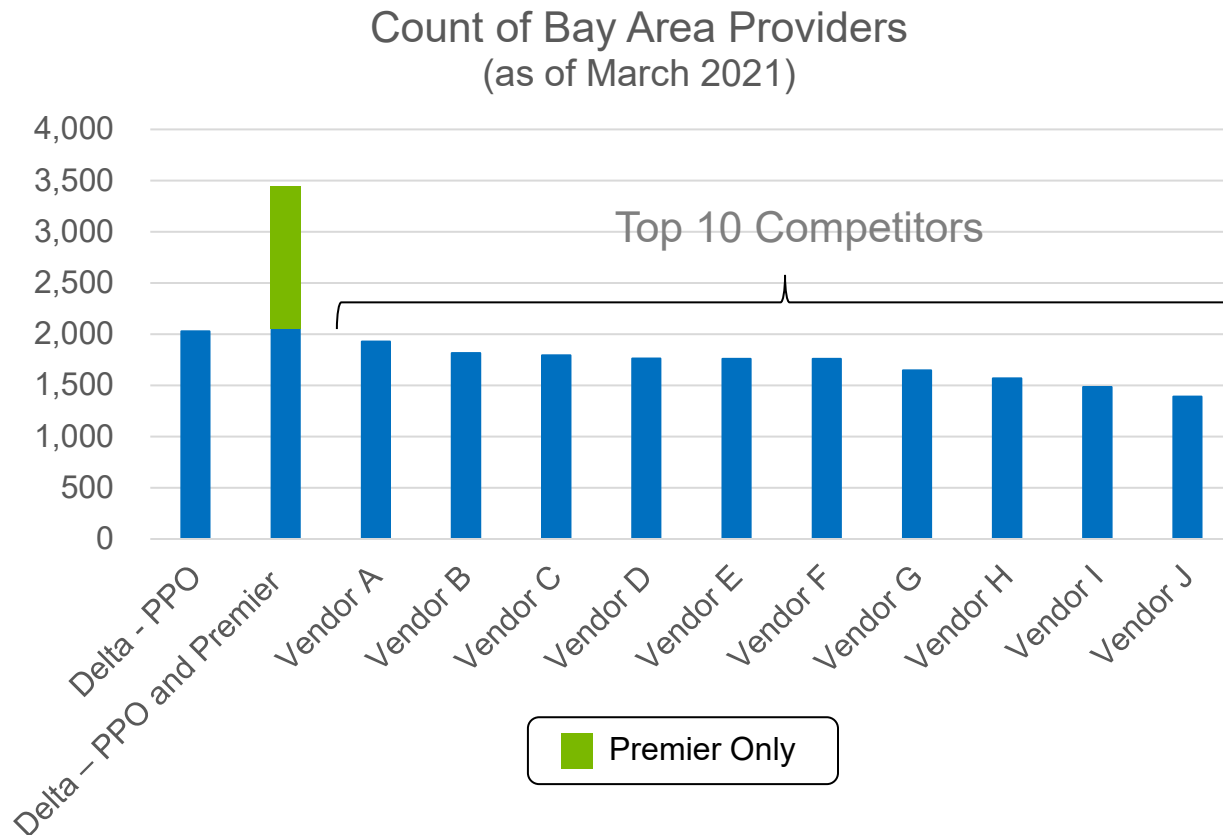
Delta Dental Dentist Network Utilization—Three Benefit Levels

- Delta Dental has two levels of network dentists, based on level of plan discounts dentists are willing to accept:
 - Deepest discounts are for dentists in Delta’s PPO network.
 - Lesser discounts are for dentists in Delta’s Premier (2nd level) network.
 - No discounts are available for dentists choosing not to participate in either Delta’s PPO network or Delta’s Premier network.
- Members receive the highest level of benefits for many services by utilizing a Delta Dental PPO dentist, as exhibited on the previous page.
- Key member benefits for using a Delta network dentist (PPO network or Premier network) rather than an out-of-network dentist are:
 - Network dentists are prohibited from balance billing while balance billing can occur with use of an out-of-network dentist.
 - Network dentists will file claims on the member’s behalf while the member is required to submit a paper claim to Delta for reimbursement with use of an out-of-network dentist.

Network Size

Network Composition—Delta Dental PPO Network

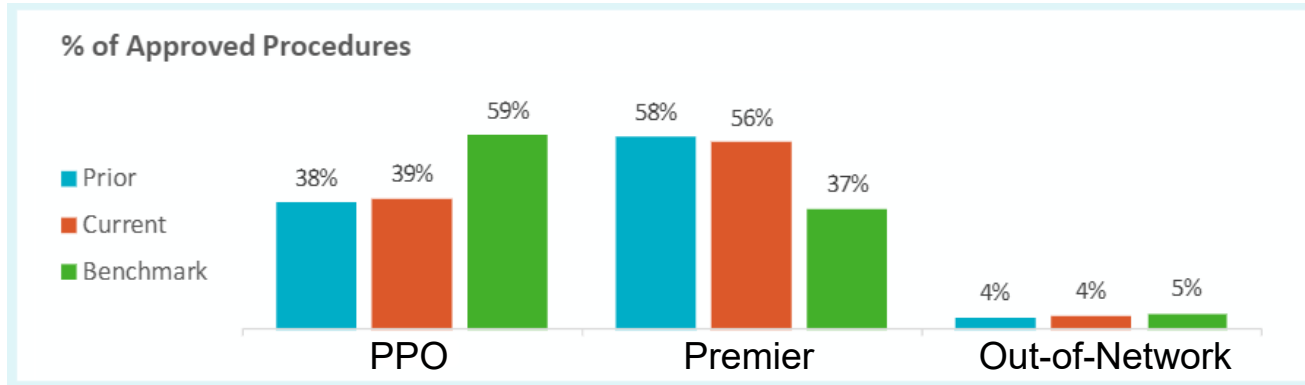
- Delta Dental has the largest network of network contracted dental providers in the Bay Area



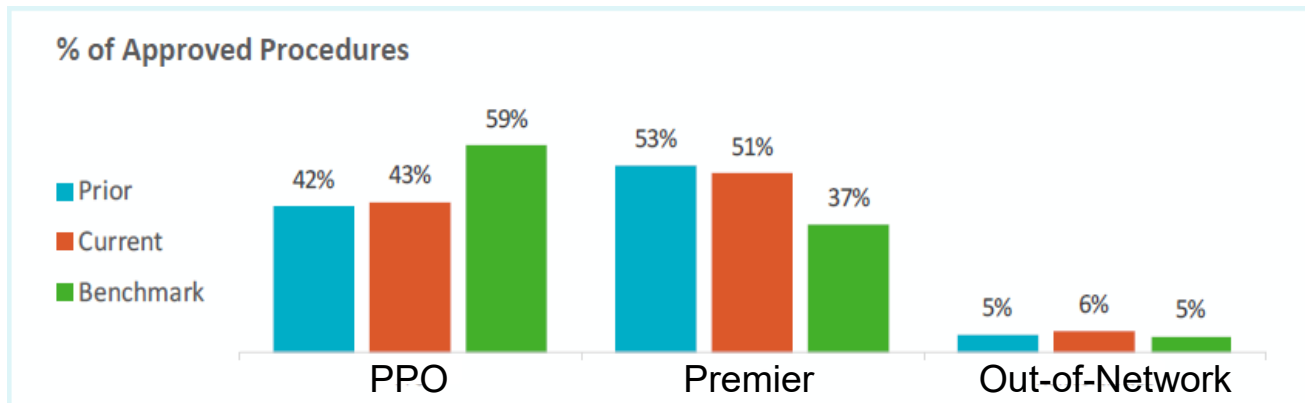
Member Dentist Utilization by Type of Network Dentist

- Presently, SFHSS members/retirees and their family members use Premier dentists at a much higher rate than PPO dentists (blue and red bars)—counter to general book of business experience from Delta Dental (green bars):

- Active Employees:



- Retirees:



Prior = 2019
Current = 2020

Finding a Network Dentist

Delta Dental Dentist Network Utilization—Three Benefit Levels

- Members are encouraged to consider seeking Delta PPO dentists for services.
 - Member coinsurance requirements will be less for many services when using a PPO dentist.
 - Overall service costs are generally less for PPO dentists given higher discounts for PPO network dentists versus Premier network dentists.
 - Members avoid balance billing.
 - Network providers will submit claims on the member's behalf.
- SFHSS members can search for PPO network dentists (and Premier network dentists) at these weblinks:
 - <https://www1.deltadentalins.com/individuals/find-a-dentist.html> (enter a zip code and choose PPO Network on the drop-down menu before clicking the Find-a-Dentist search button).
 - SFHSS members can also access this network provider search online tool via <https://www.deltadentalins.com/ccsf/>

SmileWay Benefit

SmileWay Benefit—Additional Services To Support Chronic Conditions

- Because many chronic conditions that impact a member’s health are able to be managed more effectively through more proactive dental care, Delta Dental created the SmileWay program which SFHSS first adopted in 2019 (and enhanced for the 2021 plan year).
- Additional services are available each year for members presenting with one of the following chronic diseases: diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, and stroke.
- Under the SmileWay benefit, qualifying members receive these added benefits annually at no member cost (with these services NOT applying to member annual benefit limits):

Description	Code	Frequency Limits
Teeth Cleaning	D1110 or D1120	Up to 4 per year
Periodontal maintenance	D4910	
Periodontal scaling	D4341 D4346	1 per quadrant per year
Root planing	D4342	