

Delta Dental of Arizona White Paper

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Network size is measured in many different ways. Some dental carriers count unique licenses, some count provider locations, while others count access points. And, unfortunately, some dental insurance companies may not keep their records up-to-date, failing to remove retired or no longer practicing dentists from their lists of participating dentists. These differences can artificially inflate a network's size, making it appear much larger than it truly is.

WHAT'S THE DIFFERENCE? LICENSES VS. LOCATIONS VS. ACCESS POINTS



Unique licenses refers to the total number of individual dental licenses. Every dentist is assigned a unique license number and the dentist's unique license is not impacted by the number of offices in which a dentist works. This indicator represents individual dentists and is the most accurate indicator of network size.

Unique provider locations is a helpful but secondary indicator of network size. Dentists who practice in multiple locations bring their expertise to a broader geographic area, but with limited availability at each location. This indicator allows a dentist to be counted multiple times (once for each practice they work at). Since the dentist splits time between those practices, it is not the best representation of access and network size.

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Access points, perhaps the most confusing indicator of network size, are arrived at by multiplying the number of unique dentists by the locations in which they practice. For example, 4 dentists practicing in 5 office locations equals 20 access points. These "access points" are not necessarily indicative of practical access because a member could still only see one unique dentist at one office location at one point in time.

WHAT DOES THIS MEAN TO YOU AND YOUR CLIENTS?

An artificially inflated network is a hassle for brokers, employers and employees—just imagine the phone calls you may receive when a covered member runs into problems receiving services from in-network dentists. To ensure that you're receiving an accurate representation of a network's true size, it's important to understand how a dental carrier quantifies their networks.

Tip #1: The size of the network cannot exceed the number of dentist licenses.

The Arizona Dental Board of Examiners (BODEX) oversees dentist licensing within the state and posts licensing data on its homepage. According the BODEX FY2023 Annual Report, the Board had 5,547 licensed dentists on file. If a dental carrier claims to have a network with more than 5,547 Arizona dentists, this is your first clue the carrier may be inflating its numbers.

Tip #2: The number of practicing dentists within Arizona is lower than the number of licensed dentists.

While BODEX issues dental licenses, it relies on the dentists to self-report when they retire or move out of state. To understand the true number of licensed, practicing dentists



Delta Dental has the most in-network dentists in Arizona and nationally.¹

Nationwide, there are more than 152,000 dentists in the Delta Dental network.1

On average, 96.2% of Delta Dental procedures are for services provided by in-network dentists.²

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within the state, you must remove licensed dentists with an out-of-state address from your network count, as these dentists are not practicing in Arizona. Unfortunately, this information isn't readily available to the public, but according to our monthly reports, about 381 of the licensed dentists on file with BODEX do not practice in Arizona. This puts the actual number of licensed, practicing dentists in Arizona at 4,642. If a dental carrier claims to have a network with more dentists, this is a sign the carrier may be inflating its numbers.

Tip #3: Ask each dental carrier for the number of unique providers in its network.

To ensure an apples to apples comparison, you need each carrier to use the same network measurement. Unique provider count (aka unique licenses) is the most accurate indicator of the network size, and the indicator upon which Delta Dental relies the most to measure our networks.

HOW DOES DELTA DENTAL ADD UP?



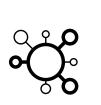
We regularly ensure the integrity of our network numbers to ensure that we are providing the most up-to-date information possible. Our network numbers represent unique dentists—"belly buttons, not rooftops"—so you and your clients can count on Delta Dental to accurately report our network strength.

We contract directly with all dentists in our networks—no part of our networks are leased from outside sources. Our Professional Relations staff have relationships with each dentist, which builds long-term loyalty and improves our

Delta Dental of Arizona owns and manages its networks directly, leading to:



Low dentist turnover rate of 1%²



High network utilization



Fraud and abuse controls that saved members more than \$15 million in the last 3 years4

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ability to set fees. Because Delta Dental of Arizona owns and manages the networks directly, quality assurance programs and credentialing processes are always in place and dentist turnover is less than 1%. Our specialized expertise and experience establishing payment policies helps us build and maintain our networks with tremendous value for you.

We deliver a high network utilization rate of 92.4% because of our unique dual networks. The Delta Dental PPO and Delta Dental Premier network work together to give Delta Dental of Arizona members the most options to choose a network dentist and take advantage of cost savings.

From size of the network, to utilization rates and money saved, there are multiple ways to measure the overall value of a dentist network. Delta Dental of Arizona offers you access to one of the largest dentist networks in the state and the nation, backed by local, single-site service.

Delta Dental offers two dental networks. Both save you money.





















Delta Dental PPO Dentists

(Accept reduced fees – saving you the most money)

Delta Dental Premier Dentists

(Accept reduced fees, but not as low as PPO dentists)

Out-of-Network
(No agreed-upon discounts)

Arizona: 3,909 unique dentists¹ National: 152,887 unique dentists¹