

Choose a Dental Carrier that Gives You Options Today and Tomorrow

by Mark Moksnes

In an environment where clients demand accountability and want to stretch their benefit dollar as much as possible, brokers must rely on dental benefit providers that are easy to do business with and can deliver solutions in an efficient and timely manner.

But delivering solutions isn't all that counts — delivering the right solution is critical to maintaining your long-term client relationships. That's why you should build relationships with companies that offer solutions to all of your clients' needs.

Whether your client is a small mom-and-pop shop or a mega-corporation, the traditional service metrics are critical: claim payment speed and accuracy, phone answering speed, and customer satisfaction.

Equally critical is the ability to provide flexibility to your clients and flexibility to you in determining which plans to offer your clients. This is particularly important as you build long-term client relationships because your clients' benefit needs may evolve as their organizations evolve.

As your clients' businesses evolve, one variable is their ability to pay for the benefits. Voluntary benefits may be the answer for some businesses that find paying for employee benefits a stretch when they're in startup mode. But they may find that, as they grow, funding a top-notch benefit program is essential for attracting and retaining quality employees.

Your Clients' Needs Change as their Businesses Evolve

Offering voluntary dental benefits may be the most practical solution for an early-stage company with 10 employees and un-

predictable cash flow. For this hypothetical company, it's critical to offer health and dental benefits to attract and keep employees. From a cash flow perspective, it may be equally important to have premiums

vide even greater value to its employees.

This is not to say that the smallest groups should only choose voluntary benefits and largest groups should only choose employer-paid benefits. It all depends on the company's needs and budget. If your dental carrier offers both voluntary and employer-paid plans, you have options. You can deliver the right benefits today and deliver a seamless solution tomorrow without changing carriers or dentist networks.

Oral Health Needs Evolve as People Age

The age of the employee population is often overlooked in choosing a dental plan. While benefit decisions are driven by budget needs, people's oral health needs also change as they go through life.

Since the mouth ages along with the rest of the human body, older populations generally have a greater need for major dental services than do younger populations. Not surprisingly, periodontal disease and the need for crowns and bridges tend to increase significantly as people age.

According to a 2000 Surgeon General report, people age 55 to 74 have more tooth decay than do younger adults. There is no doubt that comprehensive dental coverage is good for oral health at any age. But, if your client has a particularly high number of older employees or if the employee base grows older along with the company, it may be even more important to recommend a comprehensive plan.

If your dental carrier offers a spectrum of plan designs that are important to a number of employer groups, from preventive-only to comprehensive with options, such as orthodontia) you'll be in a strong position to gain clients and keep them without the disruption of switching carriers.

paid by the employees.

As this hypothetical company evolves into a 100-person business with a growing client base and reliable cash flow, employer-paid dental benefits will enable it to pro-



Look at a Dental Carrier's Strength

Strong coverage options are critical. As you build relationships with dental benefit providers, their strength is critical, too. Look at service strength, particularly when it comes to claims payment and customer service. Also, insist on financial strength, which is a key factor in the carrier's ability to stay with the business over the long haul.

One of the best gauges of an insurer's financial strength is its A.M. Best rating. Look for a carrier with an A.M. Best rating of A (excellent) or better, along with solid marks from other agencies that rate them. These ratings can be leading indicators of the carrier's financial stability.

Don't Forget the Basics

Building relationships with dental benefit providers that can serve your clients over the long haul and serve you well also. Of course, don't forget the importance of what your dental partners can deliver today. Basics that should matter to you and your clients include the following:

- Consistently excellent claims payment performance in terms of speed and accuracy.
- Excellent service to brokers and members.
- Service how you want it with the option to receive price quotes, product information, and ongoing support from live phone representatives or via the web.
- Full service for your money with no surprises. Whether your group is a two-person accounting firm or a 5,000-employee manufacturer, make sure that you're getting full-service for your benefit dollar. These factors can vary, particularly for large, self-insured administrative services only groups. For example, if one dental carrier includes ID cards with its price and the other charges for them, you should compare the total fees on an apples-to-apples basis.
- Benefit options today and tomorrow: voluntary versus employer-paid, preventive versus comprehensive (with and without orthodontia), and PPO versus indemnity plus options for analytically driven networks.

There are several excellent dental benefit companies in the market. By building relationships with organizations that have the infrastructure, service track record, and benefit options to serve you over the long haul, you're strengthening your ability to do the same with your clients. □

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