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Imagine

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IMAGINE

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With apologies to John Lennon.

*Imagine there's no insurance,
Only healthy smiles.
All cash-paying patients,
No claims to file.*

While it's fun to dream about utopia, it's not very productive. In the real world, a combination of market forces and legislative and regulatory tinkering has created the conditions under which we now live.

Seventy years ago, what is now known as Delta Dental was born on the West Coast when union representatives wanted a way to provide dental care to the children of their longshoremen members. Initially created by dentists, the idea caught on and was adopted by other employers up and down the coast. Eventually, two big things happened. First, large companies with employees spread out across the country needed a way to provide access to dentists in multiple states. Second, the feds came in and said that dentists could not own the operation. This is a short version of a long and complex story that brought us to where we are today with thirty-nine independent, affiliated Delta Dental member companies, covering more than ninety million Americans and providing benefits to more than 168,000 groups. Over time, it also became part of a larger industry, with multiple carriers competing for this business. As large medical carriers faced increasing competition and costs, they saw ancillary benefits, such as dental, as a way to supplement and subsidize their books of business.

However, as they and their customers have come to realize, administering dental benefits is more complex than throwing dental into their existing medical benefits systems. Despite all the talk about medical/dental integration, the fact remains that dental and medical are quite different, and there are clear advantages to specialization. That specialization is one reason Delta Dental has continued to be the dental carrier of choice for so many employers and for dental office staff

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who must deal with a myriad of benefit administration frustrations. In our 2023 Dentist Office Survey amongst dental office staff, Delta Dental had the highest Net Promoter Score and Customer Effort Score compared to all other carriers. Still, we know that dentists are rightfully frustrated and concerned about increased costs and a need for increased reimbursement.

So, what do we do about that, other than hum the tune to *Imagine*?

First, we need to increase reimbursement. Delta Dental implemented statewide increases for the Delta Dental PPO network in 2021, 2023, and 2024 and for the Delta Dental Premier Network in 2023 and 2024, with additional regional increases in 2023. We will announce additional increases in the coming months.

Delta Dental does not rent its network to any other carrier, and we do not rent any other carrier's network. When dentists contract with carriers that swap and lease their networks, it makes it difficult for Delta Dental to implement the kinds of reimbursement changes that dentists want and need. The dental benefits ecosystem is fragile, with employers demanding low premiums and dentists needing increased reimbursement. Pulling one lever affects the other. If a carrier can offer a lower premium by renting another carrier's network (and paying the dentist according to the rented network's lower fee), it puts pricing pressure on the one carrier that does not rent its network.

Second, we can become better partners. This year, Delta Dental and the Virginia Dental Association have committed to meeting regularly to discuss challenges and search for solutions and common ground. Some positive things are happening. In addition to Delta Dental offering more coding workshops to ensure speedy payment processing, we also committed to reviewing and, in some cases, changing some of our plan designs and processing policies to ensure that services such as composite fillings are not benefited at the lower amalgam reimbursement. Some of this will take time as we educate employers about why



these services are in the best interest of their employees because, in many cases, the employer tells us what they want to cover. In a perfect world, cost concerns would never prevent a person from visiting the dentist, one hundred percent of people would access preventive care to maintain their oral health, and patients would happily pay for services out of their pockets with no need or expectation of third-party negotiated discounts or coverage. That's not a world we are going to live in any time soon. In the meantime, carriers and dentists must continue to work toward solutions that improve the world we're in. Delta Dental of Virginia is committed to continuing that work.

