

# Ancillary Benefits Round-Up

## Finding a Dental Benefits Carrier That Is Easy to Do Business With

by Gary White

It can be challenging to shop for ancillary benefits, such as dental coverage. The choices seem endless, and it can be difficult to differentiate among the numerous vendors and product options. Helping clients navigate the benefits maze is a key component of any broker-group relationship. When most companies demand accountability and want to stretch their benefit dollar as much as possible, brokers must rely on dental carriers that are easy to do business with and can deliver solutions in an efficient and timely manner. By recommending a superior carrier, brokers can win the trust of their clients, which helps foster a long-term relationship for both parties.

Besides quality service and competitively priced products, brokers should consider a carrier that does the following:

- **Accommodates your client's needs** – Choose a dental carrier that can accommodate your needs and your clients' needs. For example, if you want an online quote or your client prefers online enrollment, be sure the company can provide those services. Select carriers have easy-to-use online rate calculators where brokers can obtain quotes for groups of two to 249 in two minutes or less. If you prefer to speak with a company representative, be sure the company can provide this optimum level of customer service as well. This provides an excellent opportunity to get your clients' questions answered in real time instead of dealing with an automated phone system. Service is key whether you prefer to get quotes online or over the phone.
- **Develops innovative solutions to optimize cost savings** – Look for carriers that are ahead of the curve and are always thinking on behalf of your clients. For instance, tiered benefits, which take into account a provider's approach to care, are weaving their way into the marketplace led by an exciting and innovative applica-

tion of analytics. Benefit experts agree that tiered benefits are the best bet for taming healthcare inflation while putting the consumer in the driver's seat. The key to a successful tiered dental benefits plan is ranking a meaningful percentage of the dentists on their approach to care. Employees can become smarter dental consumers



and employers can save significant money with a plan that makes it easy to choose dentists with a history of patient-centered treatment decisions that are based on current scientific literature.

- **Makes technology work for you** – Look for dental benefit carriers that leverage Web-based technology to create user-friendly broker systems. Certain carrier Websites have forms ready to access online, which enables brokers to get everything they need including applications, enrollment packets, fact sheets, brochures, educational pieces, dentist listings and other forms and literature.
- **Provides fee guarantees and full service automatically at no extra charge** – This should be the case on a fully insured or self-insured basis. When it comes to dental benefits, your self-funded ASO clients often face a difficult decision: choose a

low-cost third-party administrator that only does the bare minimum or go with a large, full service carrier and pay big ASO fees to match. There are providers that offer impressive savings and full service with low ASO net fees. Some carriers also offer guaranteed fees for two years, which gives groups more for their self-funded dollar. These fees often cover support, customized enrollment materials, on-site support, and printing and mailing ID cards.

Check with the dental benefits provider about its on-time service. There are dental benefits carriers that provide quick claims turnaround, prompt payment, and better service. This provides excellent value to the client and added credibility to the broker. It also gives the broker more time to focus on sales.

In conclusion, there are several key points to consider when selecting your dental benefits carrier. What's the bottom line? Select a carrier that makes it easy to do business. Brokers rely on providers that invest in making their jobs easier and their businesses more successful and those who differentiate themselves through excellent service provide optimum value to their clients. □

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