

COUNTY OF DANE

05012

Delta Dental of Wisconsin Plan Management Report

Reporting Period from 4/1/2019 to 3/31/2021

Executive Summary

Highlights of your group's experience from April 2020 through March 2021.

- 46.3% of paid claims were concentrated in preventive and diagnostic procedure categories.
- The average claim payment was \$234.68, compared to your previous year's average of \$219.59.
- The utilization rate, which measures the average number of claims filed annually was 4.44 per subscriber, compared to your previous year's average of 5.92. Per member, the utilization rate was 1.94 compared to 2.32 in the previous year.
- The average age of your group was 34.0, compared to Delta Dental's average of 35.6.
- 100.0% of the procedures were performed by Delta Dental's network dentists.
- Savings due to Delta Dental's cost management tools (reduction to maximum plan allowance, consultant review, optional procedures and eligibility verification, etc.) were 30.4% of billed charges.
- The number of patients using the plan was 45 representing 91.6% of all members. In the prior period the numbers were 46 and 75.6%.
- 0.0% of members met or exceeded their annual maximum benefit during the most recently completed benefit accumulation period.

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Monthly Activity

A summary of your monthly enrollment and claims.

Month	Number of Claims	Paid Claims	Total Employees	Employees Only	Employees w/Family
Apr 2019	6	\$1,477	24	5	19
May 2019	14	\$5,075	24	5	19
Jun 2019	15	\$3,438	25	6	19
Jul 2019	17	\$2,661	25	6	19
Aug 2019	13	\$3,485	25	7	18
Sep 2019	5	\$580	24	7	17
Oct 2019	12	\$2,357	24	7	17
Nov 2019	11	\$2,428	24	7	17
Dec 2019	9	\$1,537	24	7	17
Jan 2020	16	\$3,066	24	7	17
Feb 2020	16	\$3,727	22	6	16
Mar 2020	7	\$1,131	21	6	15
Apr 2020	4	\$1,744	22	6	16
May 2020	1	\$67	19	6	13
Jun 2020	5	\$975	21	8	13
Jul 2020	16	\$3,033	21	8	13
Aug 2020	8	\$2,060	21	8	13
Sep 2020	6	\$1,402	21	8	13
Oct 2020	10	\$1,541	20	8	12
Nov 2020	7	\$1,542	21	9	12
Dec 2020	5	\$829	22	10	12
Jan 2021	10	\$2,665	23	10	13
Feb 2021	12	\$2,560	23	10	13
Mar 2021	11	\$3,876	23	10	13

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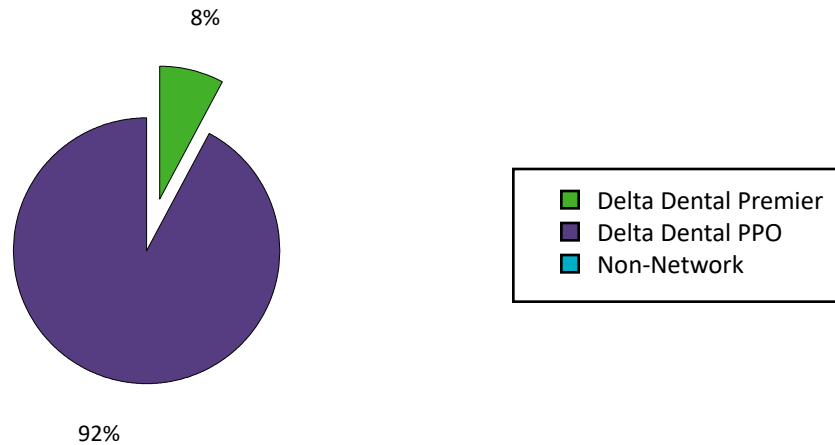


Dentist Selection Patterns

Distribution of claim payments by Delta Dental network vs. non-network dentists.

April 2020 - March 2021		
Delta Dental Network	Number of Claims	Claim Payments
Delta Dental Premier	10	\$1,746
Delta Dental PPO	85	\$20,549
Non-Network	0	\$0
Total	95	\$22,295

Claim Payments by Period
April 2020 - March 2021



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Delta Dental PPO Usage & Savings

Your savings for the period April 2020 through March 2021 resulting from utilization of Delta Dental PPO dentists.

	Preventive & Diagnostic	Basic	Major	Total
Number of procedures by Delta Dental PPO dentists	199	49	4	252
Delta Dental PPO share of total procedures	92.1%	92.5%	100.0%	92.3%
Submitted amount by Delta Dental PPO dentists	\$15,432	\$20,193	\$3,931	\$39,556
Approved amount for Delta Dental PPO dentists	\$11,339	\$14,214	\$3,145	\$28,698
Estimated Delta Dental PPO Savings	26.5%	29.6%	20.0%	27.4%

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Delta Dental Premier Usage & Savings

Your savings for the period April 2020 through March 2021 resulting from utilization of Delta Dental Premier dentists.

	Preventive & Diagnostic	Basic	Major	Total
Number of procedures by Delta Dental Premier dentists	15	4	0	19
Delta Dental Premier share of total procedures	7.0%	7.5%	0.0%	7.0%
Submitted amount by Delta Dental Premier dentists	\$1,174	\$1,131	\$0	\$2,305
Approved amount for Delta Dental Premier dentists	\$854	\$759	\$0	\$1,613
Estimated Delta Dental Premier Savings	27.3%	32.9%	0.0%	30.0%

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04/22/2021

Cost Management Savings

	April 2020-March 2021		April 2019-March 2020	
Billed Charges	\$	45,608	\$	56,076
Paid Claims	\$	22,295	\$	30,962
Predetermination Savings	\$	0	\$	0
Cost Management Savings	Dollars Saved	% of Billed Charges	Dollars Saved	% of Billed Charges
Delta Dental PPO Dentist Savings	\$ 10,858	23.8%	\$ 13,732	24.5%
Delta Dental Premier Dentist Savings	\$ 692	1.5%	\$ 1,997	3.6%
Non-Network Dentist Savings	\$ 0	0.0%	\$ 0	0.0%
Consultant Review	\$ 678	1.5%	\$ 0	0.0%
Non-Billable Procedures	\$ 452	1.0%	\$ 217	0.4%
Elective Care	\$ 27	0.1%	\$ 0	0.0%
Eligibility Verification	\$ 1,062	2.3%	\$ 0	0.0%
Coordination of Benefits	\$ 98	0.2%	\$ 0	0.0%
Subtotal	\$ 13,867	30.4%	\$ 15,946	28.4%
Cost Management Savings per employee per month	\$ 55.03		\$ 55.76	
Plan Design Savings				
Non-Covered Procedures	\$ 4,207	9.2%	\$ 678	1.2%
Deductible Savings	\$ 425	0.9%	\$ 675	1.2%
Coinurance Savings	\$ 4,311	9.5%	\$ 5,901	10.5%
Plan Maximum Savings	\$ 378	0.8%	\$ 1,558	2.8%
Subtotal	\$ 9,321	20.4%	\$ 8,812	15.7%
Total Savings	\$ 23,188	50.8%	\$ 24,758	44.2%
Claims Adjustments	\$ 125	0.3%	\$ 356	0.6%
Net Savings	\$ 23,313	51.1%	\$ 25,114	44.8%

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Cost Management Savings

Definitions of Savings Categories

Predetermination Savings: Reflects the difference between the amount charged and the amount allowed. Paid claims may be included in any of the saving categories listed below, depending on what treatment was actually rendered.

Cost Management Savings

Delta Dental PPO Dentist Savings: Reduction of submitted fees to reflect the Delta Dental PPO Dentist's fee schedule as set by Delta Dental. The balance is not charged to the patient.

Delta Dental Premier Dentist Savings: Reduction of submitted fees to reflect the Delta Dental Premier Dentist's maximum plan allowance. The balance is not charged to the patient.

Non-Network Dentist: Reduction of submitted fees to the maximum plan allowance.

Consultant Review: Determinations made by Delta Dental's dental consultants regarding the appropriateness of a proposed service.

Non-Billable Procedures: Procedures not charged to the patient or the group by a Delta Dental Network Dentist, such as unbundling of charges and work covered under Delta Dental's treatment guarantees.

Elective Care: Payment allowance made by Delta Dental for the most cost-effective, acceptable alternative dental procedure (e.g., a silver filling allowance toward a tooth-colored filling on a molar).

Eligibility Verification: Delta Dental's careful attention, monitoring and maintenance of subscriber and group eligibility records.

Coordination of Benefits: Delta Dental's special attention to properly applying coordination of benefits (COB) policies, regardless of claim size.

Plan Design Savings

Non-Covered Procedures: Procedures excluded or limited by the Plan that are charged to the patient.

Deductible Savings: A specified dollar amount paid by the patient before benefit payment/coinsurance is applied.

Coinsurance Savings: The patient's share of payment of allowable fees for covered benefits.

Plan Maximum Savings: The dollar amount which exceeds a patient's maximum allowable benefits for a specified period.

Claim Adjustments: The net result of adjustments made to claims processed in a prior period. There may be additional savings reflected in the adjusted claim action or there may be a reversal of the claim savings originally shown.

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