

# How good is a carrier's dental network? Ask 3 questions to find out.

What's the first thing almost every employee does when introduced to a new dental benefits plan? They look to see if the dentists they want to visit are on the network list. If they are, it must be a good plan, right?

Of course, offering dental benefits with provider networks that include the dentists the employees want is essential for benefit satisfaction. But it's not the only factor you should consider when evaluating dental networks.

Asking three key questions can help you uncover how hard a provider network will work for your clients and their employees.

## 1. What are the average in-network discounts and in-network utilization rates?

Discounts are always important. But make sure they're meaningful. By evaluating both in-network discount amounts and network utilization, you can get a reliable measure of the network's strength and value. Utilization percentages show how often the discounts are getting used, which can drive down plan costs and out-of-pocket expenses—and drive up satisfaction as well as savings<sup>1</sup> for employees.

MetLife's dental plans include network discounts that average 30 to 45 percent below community average charges.<sup>2</sup> When you factor in the high in-network utilization of 67 percent nationally, which averages 16 percent higher than average,<sup>3</sup> it indicates MetLife is offering deep discounts on the dentists that employees are seeing most often.

Dr. Dave Guarrera, VP of Dental Clinical at MetLife, backs this up from a dentist's perspective, "MetLife's network is built upon great access to a large number of dentists who are contracted with deep discounts and who have been rigorously screened to ensure they are providing appropriate care."

## 2. How does the dental carrier review and monitor their dentists?

A network is only as good as the quality of the dentists who participate. That's why the vetting, education, and monitoring of network providers is essential to ensuring a stable network that helps provide employees with access to appropriate and consistent care. Ask about the provider's rejection rate for dentists applying to join the network. Then, look at the network's voluntary turnover rate to better understand the overall stability.

For example, MetLife typically rejects around 9 percent of provider applications upfront, which is more than the industry average.<sup>4</sup> MetLife's focus is on ensuring dentists are a good fit for its network before they even join. So, the carrier does extensive reviews to analyze the licensing, sanctions, malpractice history, and overall practice patterns of each provider.

After dentists are accepted into the network, they're re-credentialed every three years and continually monitored.<sup>5</sup> As a result, the MetLife network's voluntary turnover rate is quite low—0.4 percent—and the involuntary turnover rate is only 0.8%, compared to industry averages for dental network turnover of around 4 to 7 percent annually.<sup>2,4</sup> Based on MetLife's provider review and monitoring processes, employers can be confident that the network of more than 440,000 dental access points nationwide includes not just a lot of dentists, but also the best dentists.

### 3. What kinds of cost protections does the carrier have in place?

Comprehensive cost protections help prevent dentists from inappropriately billing patients for dental services at the point of claim, which helps prevent the erosion of discounts and value. Seek out information on how the carrier handles dentists with unusual billing patterns. And find out whether the carrier extends discounts when maximums or limitations are exceeded. MetLife's network providers are held to a discounted fee schedule so there are no unexpected costs, even if a plan participant exceeds the annual maximum benefit and frequency and age limitations.<sup>5</sup>

It's the combination of network size, discounts, quality, and cost protections that give a dental network the power to drive satisfaction and savings<sup>1</sup> for both employers and employees. By answering these three questions, you can take your dental plan recommendations beyond the number of dentists to determine a dental network's true value.

**To learn more about MetLife's dental network, visit [www.metlife.com](http://www.metlife.com) or contact your MetLife representative.**

<sup>1</sup> Savings from enrolling in a dental benefits plan will depend on various factors including the cost of the plan, how often participants visit the dentist, and the cost of services rendered.

<sup>2</sup> Based on MetLife internal data.

<sup>3</sup> Dental Actuarial Analytics, Dental PPO Network Study, 2018 edition.

<sup>4</sup> Ruark Consulting Dental PPO Network Study, 2018 edition.

<sup>5</sup> Subject to applicable law.

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