

June 21, 2023

Ms. Christina Garcia  
Procurement Specialist  
402 W. Washington Street, Room W468  
Indianapolis, IN 46204

Dear. Ms. Garcia:

On behalf of Delta Dental Plan of Indiana, Inc., I would like to thank you for giving us the opportunity to present a dental benefit proposal to the Indiana Department of Health. Delta Dental of Indiana has had the good fortune of offering dental benefits to this population under the contract name HIAP since 1/1/2012. The following constitutes our Executive Summary as required in RFP 23-74487 Solicitation for the HIV Dental Insurance.

### EXECUTIVE SUMMARY

For over 60 years Delta Dental has been the leader in dental benefits administration with a national market share nearly three times that of our next closest competitor. Our plans cover more than 85 million members. As the incumbent carrier, we are appreciative of the opportunity to respond to the HIV Dental Insurance Request for Proposal. Outlined below are key elements and unique features of Delta Dental's proposal. Our experience, the advantages of our fully contracted networks, the significant discounts, and our ability to meet the business, technical, and applicable governmental legal requirements, and cost considerations, all of which demonstrate that Delta Dental is the optimal choice to administer dental benefits for qualifying HIV+ Indiana residents.

#### **2.2.1 Summary of Ability and Desire to Supply the Required Products or Services**

Delta Dental of Indiana is a nonprofit limited-service health maintenance organization and the State's largest dental carrier. The affiliated companies of Delta Dental have administered dental benefit programs for over 60 years. We are affiliated with the Delta Dental Plans of Michigan, Ohio, Tennessee, New Mexico, North Carolina, Arkansas, and Kentucky. Together we cover more than 9 million people, and in 2022 we processed more than 26 million claims and paid out more than \$4 billion in benefits.

We also have extensive experience providing benefits for other government agencies and programs. In fact, we currently provide dental benefits to the City of Indianapolis (7,012 subscribers), the State of Michigan Dental Plan (2,164 subscribers), the Michigan Healthy Kids Dental Program (819,950 subscribers), and the State Teachers Retirement System of Ohio (79,885 subscribers).

More than 30 percent of our customers have been with us for 20 years or more, demonstrating their continued satisfaction with us, 39 percent of them have been with us for at least 15 years, and over 56 percent have been with us for at least 10 years.

We are willing to provide the requested products and services subject to the terms and conditions set forth in Section One of this RFP, including the IDOH's mandatory contract clauses. Please note that our willingness to perform any function for which the IDOH is legally responsible as an employer, plan sponsor, or plan administrator does not mean that we are assuming legal responsibility for any compliance requirements associated with that function at any level – federal, state, or local.

## 2.2.2 Signature of Authorized Representative

This Executive Summary is signed by Anthony Robinson, who as Executive Vice President, Chief Marketing Officer, and Chief Relationship Officer of Delta Dental of Indiana, Michigan, and Ohio, is authorized to commit Delta Dental of Indiana to all our representations. Mr. Robinson certifies that the information offered in our response to your RFP 23-74487 meets all general conditions, including the information requested in Section 2.3.4., including a copy of our corporate bylaws and audited financial statements

The principal contact for our proposal is:

Mindy Tyo  
Senior Account Manager  
Delta Dental of Indiana  
225 S. East Street, Suite 200  
Indianapolis, IN 46202  
O: 317-348-1820 C: 317-753-2290  
[mtyo@deltadentalin.com](mailto:mtyo@deltadentalin.com)

Bidder ID: 0000019140

FEIN: 35-1545647

Type of Business: Delta Dental Plan of Indiana, Inc. is registered as a nonprofit limited-service health maintenance organization

NACIS: 524114

## 2.2.3 Respondent Notification

We agree to be notified via email. We will notify the Procurement Division if any changes in address have occurred since the origination of this solicitation

## 2.2.4 Secretary of State

Delta Dental Plan of Indiana, Inc. is currently registered as a Domestic Nonprofit Corporation with the Indiana Secretary of State's office. Our creation date was October 22, 1982, and our Business ID is 198210-642.

We also qualify as a **Buy-Indiana** corporation as a set out in I.C. 5-22-15-20.5(b) as:

1. A business whose principal place of business is located in Indiana

## 2.2.5 Other Information

No other dental benefits administrator can match our experience and expertise: **WE ARE THE DENTAL EXPERTS.** Our hard-earned skills enable us to strike an appropriate balance between managing our clients' costs and making sure that their members receive quality care. All our programs have proven cost management and quality assurance features that save millions of dollars each year for our customers and enrollees - including the HIAP members - enabling us to manage both costs and quality like no other carrier can.

### Cost Considerations:

- With Delta Dental PPO (Point-of-Service), participants can visit any licensed dentist and have full protection from balance billing when receiving services from a Delta Dental PPO or Delta Dental Premier network dentist. The strength and widespread access of our dual networks will continue to keep both claim costs and out of pocket costs down for members of HIAP.

- Delta Dental can save more claim dollars than our competitors due to our contractual provider discounts through the nation's largest dental networks. **The Delta Dental PPO network is generating a 50.3% discount on 81.6% of all submitted claims. The Delta Dental Premier network is generating an 20.5% discount on 15.7% of submitted claims. In 2022, 97.3% of all claims were submitted to a Delta Dental contracted provider. Delta Dental of Indiana has saved the Indiana Department of Health and enrolled HIV+ residents almost \$3 million dollars in year over year saving over the past five years.**
- Delta Dental's proposal mirrors the current benefit plan in place today using our Delta Dental PPO (Point-of-Service) arrangement for each plan. **Delta Dental is pleased to offer a 1-year contract with a rate of \$20.00 PEPM. This is representing a -4.8% savings from the current rate of \$21.00.**

#### Key Elements and Unique Features:

- **Experience:** Delta Dental is the most experienced dental carrier in the country, serving more than 85 million Americans and over 1.4 million Hoosiers, including HIAP members. Driven by our core values such as Excellence, Community Responsibility, Innovation, Integrity, Collaboration, and Inclusion, our mission is to improve oral health through benefit plans, advocacy, and community support.
- **Networks:** Delta Dental is uniquely qualified to effectively manage the total cost of the dental plan for HIAP members because we offer the nation's largest fully contracted dual network of dentists. Delta Dental's fee reductions from our participating dentists, processing policies, and savings from other procedures, such as dental consultant review, enable us to reduce overall costs more effectively than any other carrier in the business. We own our networks, which means that we do not lease, or rent any part of our networks. This allows us to determine fees, and control and monitor the credentialing of all participating dentists.
- **Discounts:** Our ability to provide the most significant discount has been validated by third-party actuarial firm Milliman Dental Actuarial Analytics. Milliman conducts a study designed specifically for dental carriers to allow them to benchmark their performance of network discounts and utilization against competitors in the dental field. In 2021, Milliman has again named Delta Dental as the dental carrier with the best "net effective discount" in the industry. Delta Dental has saved the IDOH and HIAP members almost **\$3 million dollars in the past 5 years alone!**
- **Values:** Delta Dental's core values define who we are as an organization. One of those core values is Community Responsibility. Through our corporate citizenship efforts, we support charitable organizations and programs that are working to make a difference in the communities we serve and work. At Delta Dental, we are dedicated to doing our part to make a lasting difference our communities.
  - Delta Dental recently completed the build of our first mobile dental coach. This mobile unit has three operatory chairs where dental services can be provided. Our plan is to use this unit around the tri-state (IN, MI and OH) region to help our underserved populations have access to care.
  - Delta Dental also recently announced a new partnership with Indiana University's School of Dentistry. We will be donating \$2 million to create the State's first ever Special Health Care Needs Clinic, that will be located on the IUSD campus. The clinic will focus on providing access to treatment for Indiana's most vulnerable and underserved residents by offering both free and reduced dental care for these members. The clinic will also serve as an educational opportunity to teach dental students how to adequately provide care to these individuals.

**Oral Health as a Key Component of Overall Health Care:**

- Delta Dental's evidence-based dentistry platform allow four annual cleanings (instead of the standard two cleanings) for any individual that meets the medical risk criteria - a great wellness tool.
- There are numerous parallels between oral health and overall health, with studies indicating a very favorable relationship between teeth cleaning and medical risk factors such as HIV, Diabetes, Pre-Term Births, Heart Disease, Stroke, and complications from Artificial Joint Replacement procedures to name a few.
- Our Brush Biopsy benefit, payable under Diagnostic & Preventive services, is an effective tool in early detection and treatment of Oral Cancer.
- Delta Dental recently announced the creation of an industry first - a Special Health Care Needs benefit, in which children and adults with special health care needs are eligible for enhanced benefits.
- The Delta Dental Foundation also awarded the Indiana School of Dentistry a grant that focuses on the integration of dental and medical data. As of today, there is little to no integration of this data across the industry. This grant will implement the health information exchange access to dental practices and provide these practices with access to timely and accurate patient medical information.

**Delta Dental's capabilities to meet the business, technical, and legal requirements:**

- We are in compliance with all HIPAA Privacy Standards, HIPAA Security Regulations, and the HITECH amendments to HIPAA. We have policies and procedures in place to ensure that our employees have access to only the Personal Health Information (PHI) they need to perform their job duties, and to safeguard the highest standards of confidentiality for our members.
- In May of 2022, we were also awarded HITRUST Certification. HITRUST is becoming the new standard for health care payers. It certifies that the processes and systems a health insurer, or health care provider, has in place to submit, receive, and process enrollment and claims data and secure and protect individuals' PHI. This attestation is benchmarked against a recognized controls framework specifically designed to fully address the letter and spirit of HIPAA, which lends our cybersecurity program both credibility and prestige.
- We have a dedicated Legal & Compliance department responsible for ensuring that Delta Dental remains compliant with all applicable federal, state, and local laws. Our Government Relations department monitors state and federal legislation and identifies any potential impact to Delta Dental and our customers. We have implemented a Legislative Tracking Service that provides us with up-to-date information on all regulatory actions that may have an impact on plan designs, rates, claims adjudication, and related matters.

Thank you again for the opportunity to respond to the HIV Dental Insurance RFP. It has been a privilege to serve the members of HIAP and we look forward to continuing our partnership.

Sincerely,



Anthony Robinson  
Executive Vice President, Chief Marketing Officer, and Chief Relationship Officer