



# Impact of Insurer Payments on Access to Healthcare

Rhode Island's Success in the Dental Marketplace

January 29, 2020

# Agenda

## □ Access to Dental Care

- Local statistics compared to national averages

## □ Reimbursement to Dental Professionals

- Fee for service **plus** value-based payments
- The balance of reimbursement and affordability

## □ Opportunity for Improvement - Medicaid

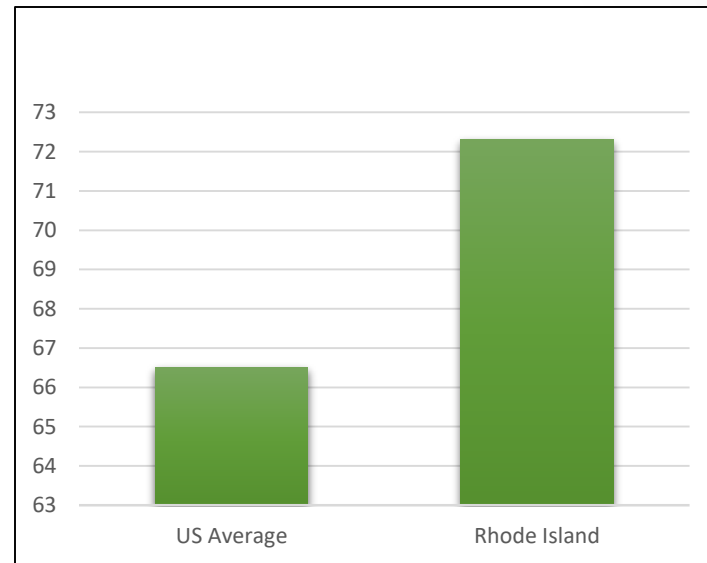
- Rhode Island's Community Health Centers and Delta Dental of Rhode Island Clinics

# Access to Dental Care

## Dentist Visits

Based on 2018 Kaiser Family Foundation data, Rhode Island adults fared above the national average on dental visits at **72.3%**

Toothbrush.org ranked Rhode Island among the **top 5** States nationally in this category.



2018 – Adults with at Least 1 Dental Visit

National Average 66.5%

Rhode Island 72.3%

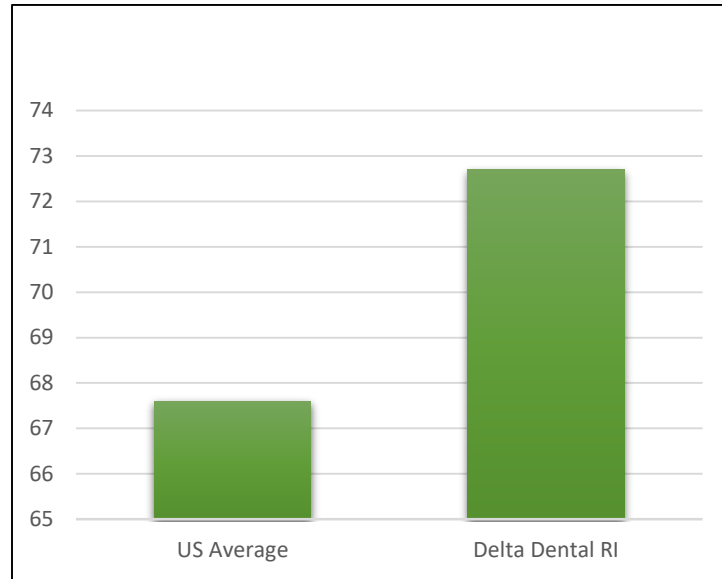
\*kff.org, Toothbrush.org

# Access to Dental Care

## DDRI Results

Based on most recent 2019 data **72.7%** of Delta Dental of RI members, children and adults, had at least one dental visit compared to the national average of **67.6%**

\* [Americashealthranking.org](http://Americashealthranking.org)



### 2019 – DDRI Members with at Least 1 Dental Visit

Total Number of DDRI RI Covered Residents	289,796
Total Number Covered RI Residents With At Least 1 Visit	210,601
Percentage of Total RI Residents Covered	72.7%

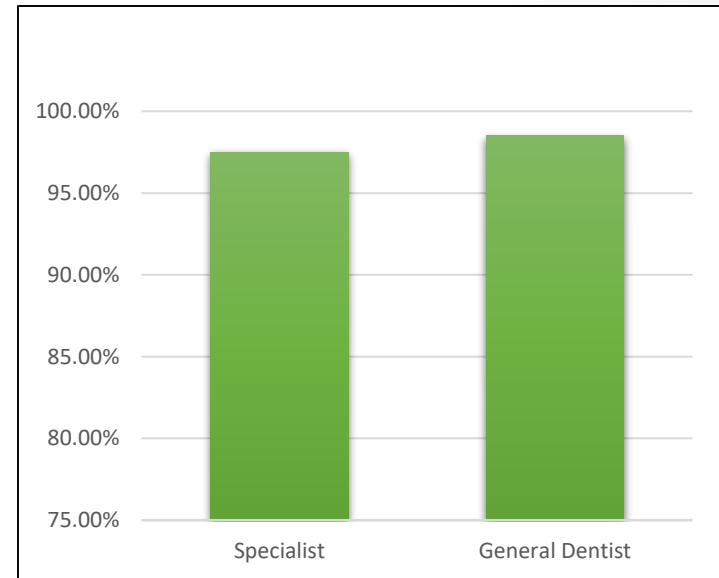
# Access to Dental Care

## DDRI Dental Network

Of the 210,601 Delta Dental of RI members that visited a dentist in 2019, **97.5%** used a participating in-network dentist.

For all general dentist visits that number is higher at **98.5%**

DDRI re-credentialed 385 dentist over the past 36 months. **98%** attested to accepting new patients.



2019 – DDRI Members Network Participation

All Visits Including Specialist	97.5%
General Dentist Visits	98.5%

# Access to Dental Care

## Rhode Island Ratio of Dentist to Residents

The ADA commissioned a 2016 study to look at access to a dentist based on a ratio of dentists per 100,000 residents. That study indicated a national average of **60.79** dentist/100K residents.

Based on payments made to RI dentists in 2019, DDRI paid 643 dentists. Health.RI.gov lists 781 licensed dentist as of Dec 2019. Therefore Delta's ratio is slightly above the national average and using the RI licensed dentists from the website, RI is **well above** the average.

## 2019 DDRI Data

Number of Dentist DDRI paid = 643

Rhode Island General Population/100,000 = 1,057,000/100,000

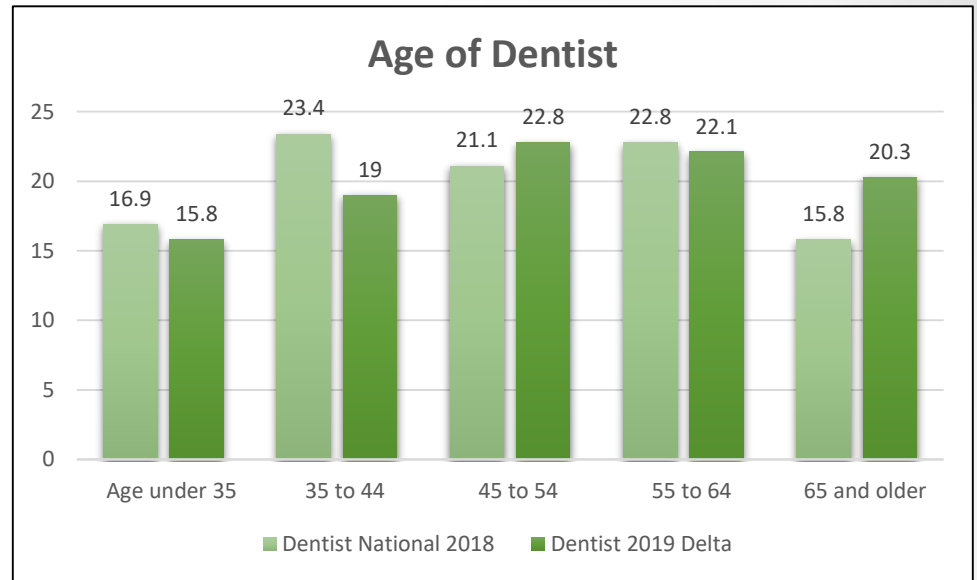
Access Ratio =  $643/10.57 = \mathbf{60.83 \text{ minimum}}$



# Access to Dental Care

## Age of Dentist

For ages under 35, RI overall is 3% below the national average while 55+ we are 3% above than the national average. (KFF.org)



Based on 2018 ADA national statistics compared to the most recent DDRI data, RI is lower than the national average in the 35-44 age category and higher in the 65+ category. The above facts about overall demographics contribute to the age distribution of dentist.

The most recent DDRI data suggest younger dentists are going into practice in RI. Of the 143 dentist credentialed within the past 24 months the average age was **38**.

# Reimbursement

Delta Dental of Rhode Island implemented a value-based reimbursement model in 2009 to **augment** the fee for service model. This aligns with the EOHHS publish report “*Report of the Working Group on Healthcare Innovation*”.

Since 2010 over **\$33.55 million** dollars has been paid in additional payments which **is not** included in Fair Health statistics, it is in addition to fee for service reimbursements.



# Reimbursement

DDRI average annual dental payments to RI dentist is **\$82.8M** with an average annual additional value-based reimbursement payment of **\$3.56M (4.3%)**, totaling **\$86.36M** annual average payments.

In addition to value based reimbursement, within the past 24 months, Delta Dental of RI has implemented targeted fee increases for 10 specialist procedures and 9 general dentist procedure codes.

Lab fees and overall increased costs of materials is one of the determinates for adjustments.

# Reimbursement

Delta Dental of Rhode Island helped initiate and supports non-covered services legislation for dental services.

This means a dentist can bill patients up to their full charges for services not covered by insurance, such as a third dental cleaning when the insurance plan only covers two annually.

Dentists in neighboring States are held to negotiated fees for non-covered services. In addition, Dentist in MA and CT have seen fee reductions from dental insurers in those States over the past several years.

# Reimbursement

*ADA Article on Dentist Compensation: [ada.org](http://ada.org) May 14, 2019*

*“The national average annual income of general dentists in 2018 was **\$175,840** according to the U.S. Bureau of Labor Statistics.*

*To be able to compare dentist incomes across states, the ADA Health Policy Institute performed additional analysis, adjusting the state-level average incomes for cost of living.*

*General dentists in **Delaware (\$263,912)**, **Rhode Island (\$255,211)** and **Alaska (\$246,063)** had the highest average annual income after adjusting for cost of living, while general dentists in Wyoming (\$129,390), California (\$132,421) and Louisiana (\$137,190) had the lowest. ”*

# Reimbursement

## *Forbes Article on Dentist Compensation (Nov 2019): 10 States Where Dentists Earn the Most Money*

...Below is a list of the top-10 highest-paying states for dentists:

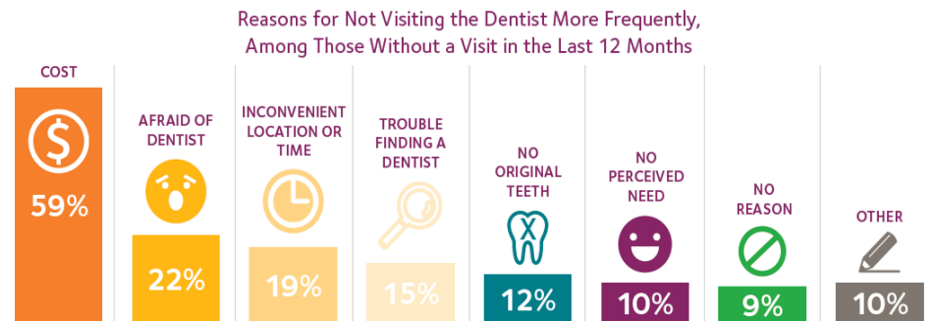
- Delaware average dentist salary: \$264,440
- Alaska average dentist salary: \$259,350
- **Rhode Island average dentist salary: \$254,190**
- Minnesota average dentist salary: \$227,280
- New Hampshire average dentist salary: \$226,300
- Connecticut average dentist salary: \$213,390
- Wisconsin average dentist salary: \$213,210
- North Dakota average dentist salary: \$212,380
- North Carolina average dentist salary: \$212,160
- Nevada average dentist salary: \$210,710

# Affordability of Dental Care

Nationally, people who avoided a dental visit cited cost as the main reason.

Toothbrush.org ranked this reason as being the **least** selected by Rhode Islanders among all states.

## Barriers to Dental Care



HPI Health Policy Institute

ADA American Dental Association\*

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8

## Avoided the Dentist Due to Cost

Least

1. Rhode Island
2. New Jersey
3. Connecticut
4. Hawaii
5. Indiana

Most

50. Georgia
49. Arkansas
48. North Carolina
47. Tennessee
46. Louisiana



# Affordability of Dental Care

Rhode Island ranks as one of the highest States with private or public dental benefits at **94%** compared to a national average of **78%**.

By the end of 2020 DDRI forecasts that 62% of its covered lives will be in a self-insured arrangement.

Increased dental service costs for this population will translate directly into increased employer and consumer costs.

## State Enrollment Trends

An estimated 997,318 or 94% of the Rhode Island population has dental benefits compared to 78% of the population nationally.

Plan Type	Enrollment
<b>Private Plans</b>	
DHMO	3,841
DPPO	623,736
Indemnity	21,634
Other Private	15,355
<b>Public Plans</b>	
Medicaid/CHIP	312,705
Exchange SADPs*	15,874
Medicare Advantage	20,047

Source: 2017 NADP Dental Benefits Report on Enrollment

*\*Enrollment in Exchanges may also be counted in the commercial enrollment numbers.*

# A Rhode Island Success Story!

## **Private Dental Insurance Landscape**

Access to dental professionals is better than national averages (60.83 versus 60.79 nationally)

Affordability of dental care resulted in higher than average numbers of Rhode Islanders receiving care. (72.3% versus 67.6% nationally)

The number of Rhode Islanders covered by either private or public insurance is significantly higher than national averages. (94% versus 78%)

Dentists average annual income is among the highest nationally. (Ranked 3<sup>rd</sup> Highest)



# Public Dental Benefits

The public dental benefit landscape for Rhode Islander's and dental professionals does not appear to be as healthy.

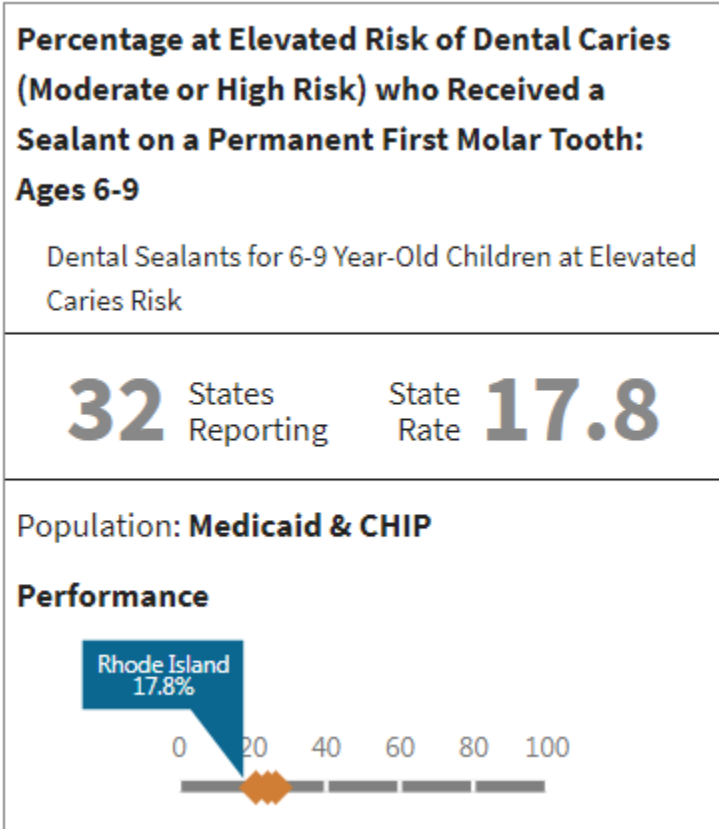
There does appear to be a gap in access based on a comparison of patient behavior of private pay patients versus public dental participants.

Delta Dental of RI currently does not participate the Rhode Island children's Medicaid program (RIte Smiles) so insights into provider reimbursement is limited, however we have received consistent feedback that provider reimbursement is a barrier to participation.

# Public Dental Benefits

There is a gap in outcomes when comparing private care versus public dental care.

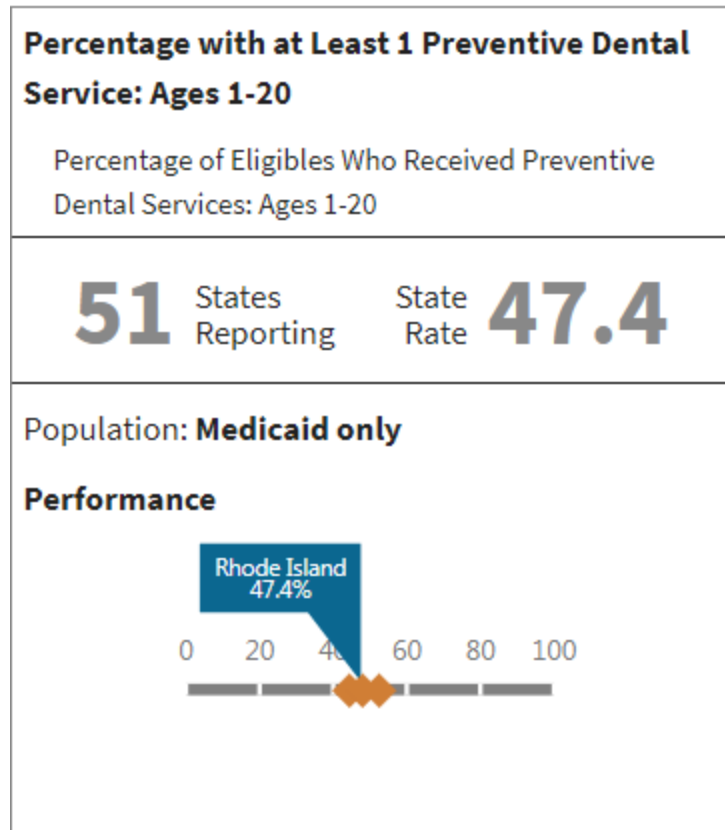
The most recent 2019 statistics indicate only 17.8% of public program children 6-9 received sealants on permanent first molars as compared to 23.4 % of Delta Dental private pay insureds.



# Public Dental Benefits

The most recent 2019 statistics indicate 47.8 % of Medicaid members ages 1-20 had a preventative dental visit.

For Delta Dental of RI insured members, ages 3-18, **72.53%** had at least one visit.



# Public Dental Benefits

Since 2006 DDRI has paid out over \$4.5M in grants to fund dental care infrastructure and operations to help address access needs in this sector.

- Blackstone Valley Community Health Center ([Delta Dental Clinic](#)),
- Providence Community Health Center ([Delta Dental Clinic](#)),
- Thundermist Health Center ([Delta Dental Clinic](#)),
- Rhode Island Free Clinic ([Delta Dental Clinic](#)),
- Wood River Health Services,
- Samuel Sinclair Dental Center,
- WellOne Dental Care,
- St. Joseph's Health Services,
- Rhode Island Kids Count,
- Childrens Friend and Services,
- Crossroads Rhode Island.

# Public Dental Benefits

Based on DDRI's extensive experience in dental benefits, low scores in areas of preventative services for children and challenges with access will most likely lead to longer term higher restorative program costs as these children become adults. Studies also indicate poor oral health leads to overall poor health.

Based on the preceding data, Rhode Island's public dental benefit programs should be an area of focus.

Thank you