

Assessing Dental Plan Contract Bids
Tool #1: Prior experience metrics to seek with any proposal

These metrics will help employers understand the quality of a dental plan.

1. Summary of explanation of payments

Total number of beneficiaries using benefit the past year	Total Claim Amount	Total Benefit payments	Total plan non-covered, out of pocket paid by employee

2. Dental Loss ratio: Percentage of Premium dollar paid for care instead of administrative expense: ____%
3. Percentage of beneficiaries who met or exceeded annual benefit: _____%
4. Average benefit paid per beneficiary per year: \$_____
5. Quality scorecard:

Children: % of children receiving a dental examination (well-child dental visit)	
Children: % of children at risk for cavities receiving twice yearly fluoride	
Children: % of 6-9 year old children at risk for cavities receiving sealants	
Children: % of 10-14 year old children at risk for cavities receiving sealants	
Adults: % of adults with periodontal disease receiving periodontal maintenance treatment	
Adults: % of adults with restorations receiving twice yearly examination	
Adults: % of adults with diabetes receiving an oral examination	

6. Network dentist satisfaction survey: % of network dentists satisfied/very satisfied with:

Eligibility verification system	
Billing inquiry assistance	
Appeals/grievance system	
Prompt payment	
Dentist portals	
EOB communications	