

Stand-alone Dental Plan Strategic Initiative

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Board	Mtg Date	Item #
GIBSPW	4/16/14	4C

Objectives

- Implement a stand-alone dental plan offering beginning in 2016 that will enhance the quality and value of the dental benefit while maintaining cost-neutrality
- Review modifying the employee-pay-all dental plans to provide complimentary benefits that integrate with the stand-alone dental plan for 2016 in order to make comprehensive dental coverage available for state employees and retirees

Current State

- Available dental benefits
 - Gaps in coverage
- Access to dental coverage
 - Not available to everyone
- Administration of the dental program
 - Variation in administration
 - Difficult to audit
- Provider networks
 - Regulated by health plan

Benefits of Change

- Available dental benefits
 - Comprehensive dental coverage
- Access to dental coverage
 - Expand to more or all employees
- Administration of the dental program
 - Streamlined administration processes, reduced costs
 - Ease of audits
- Provider networks
 - Reduced member confusion
 - Nationwide options
 - Costs savings
- Affordable Care Act (ACA) considerations
 - Essential Health Benefit costs
 - Excepted Benefits Provision
 - Excise Tax (Cadillac Tax) in 2018



2014 Next Steps

1. Continue procuring feedback from these sources:
 - Deloitte Consulting
 - Guidelines study group
 - Group Insurance Board and Strategic Planning Workgroup
 - Employers
 - Benefits Consultant
2. Make appropriate adjustments to work plan as feedback dictates
3. Develop potential stand-alone dental plan model options
4. Submit model design and recommendations to the Board for feedback
5. Start Request for Proposal (RFP) process for stand-alone dental plan administrator
6. Work with Benefits Administrative System Development Team to ensure integration of dental data and enrollment into the new system

Future Planned Activities

2015

- Develop and release RFP
- Recommend a vendor for Board approval
- Finalize plan design option(s) and changes to the supplemental dental plans for Board approval
- Develop communication process to introduce dental changes to members
- Educate employers and benefits specialists prior to open enrollment

2016 and beyond

- Implement stand-alone dental plan and supplemental plan changes 1/1/16
- Collect feedback from employers and members
- Determine necessary plan changes, if any
- Complete an audit of the dental vendor
- Explore expanding access to the stand-alone dental plan to locals or other groups lacking adequate dental coverage



Questions or comments?

