



**Public Employees' Benefit Board Meeting  
March 19, 2019  
Attachment 6e**

**Presented by: Tiffany Link, Key Account Executive and Joanna Mullins, Director of Strategy and Service Operations**

# WE'RE DIFFERENT

## A UNIQUE APPROACH TO ORAL HEALTH

General Dentistry | Orthodontics | Pediatric Dentistry |  
Periodontics | Endodontics | Oral Surgery | Prosthodontics

Comprehensive  
Insurance  
Coverage



Outstanding  
Care  
Providers



**“Nobody in the world is practicing dentistry this way.”**

- Joel White, DDS, MS

Professor, University of California, San Francisco School of Dentistry

# Over **50** Locations In the Pacific Northwest

**Oregon** Albany | Bend | Corvallis | Eugene | Grants Pass | Lincoln City |  
Medford | Portland Metro (11) | Roseburg | Salem (2) | Springfield (2) |  
Tillamook

**Washington** Bellevue | Bellingham | Everett | Kent | Longview |  
Lynnwood | Olympia | Pullman | Puyallup | Richland | Seattle (3) |  
Silverdale | Spokane (2) | Tacoma | Tumwater | Vancouver (2) | Yakima

**Idaho** Boise | Coeur d'Alene | Idaho Falls | Meridian | Twin Falls



# Quadruple Aim Focus



- Beyond the Triple Aim
  - Better Health
  - Better Care
  - Lower Cost
- Provider Engagement & Retention

# Dentist Ratings & Profiles

[All Dental Offices](#) / [Beaverton](#) / Mimi Poon Whittemore, DMD



**Mimi Poon Whittemore, DMD**

General Dentist

★★★★★ 4.8 out of 5 | [215 Ratings, 52 Comments](#)



**By Appointment Only**

To schedule an appointment, call:  
**1-855-4DENTAL (1-855-433-6825)**

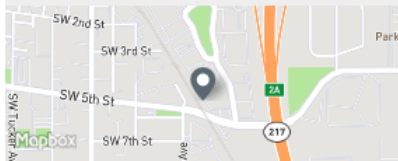


**Willamette Dental Group**  
Beaverton



4925 SW Griffith Drive  
Beaverton, OR 97005

[Get Directions](#)



**Dr. Mimi Whittemore's Biography**

Dr. Whittemore approaches dentistry with compassion, integrity, and empathy. Her conservative approach to dental treatment and being proactive about dental health directly aligns with her passion to work at Willamette Dental Group. Getting to know her patients and understanding their dental needs is very important to her. Dr. Whittemore and her team's continued focus to educating and providing care in a caring manner has gained her the trust and connection of her patients. Through the years Dr. Whittemore continues to make a positive impact on her patients and strives for dental excellence. Willamette Dental Group, being provider-centric, has allowed her to be collaborative with her peers to create the best treatment options available for her patients.

In her spare time she enjoys spending time with her family and is an avid gardener.

**Languages**

- English
- Cantonese

**Education**

- Dental School - Oregon Health and Science University School of Dentistry

- Patient feedback ratings and comments online for each dentist
- Press Ganey<sup>®</sup> Certified
  - Over 92% overall satisfaction rating
- **Over 4.5 average star rating**

★★★★☆ 4.5 out of 5

# Primary Cost Drivers

- Increased plan enrollment
  - 2,190 member gain from Jan 2016 → Jan 2017
  - 2,205 member gain from Jan 2017 → Jan 2018
  - 1,440 member gain from Jan 2018 → Jan 2019
- Service count increase examples (per 1,000 members) over last three plan years:
  - Fillings utilization up 19%
  - Crowns utilization up 22%
  - Orthodontia utilization up 54%

# Primary Cost Drivers

- Cost of care for new patients in the first year is 197% more than the cost of care in year two (2017 - 2018)
  - Optimize oral health status to provide stable long-term health
  - No Annual Maximum - all clinically appropriate services are provided immediately
  - Traditional Dentists treatment plan around annual maximums and phase in treatment
- Easy Access to Care – 12 day average wait time

# Historical Rate Perspective

Year	Rate Change	Plan Changes
2011	0%	
2012	0%	OV Copay \$5 & Ortho Copay \$1,500 implemented
2013	0%	
2014	0%	
2015	0%	
2016	0%	
2017	5.38%	Occlusal (Night) Guards added
2018	2.5%	Posterior Composite Fillings & Athletic Mouthguards added
2019	3.4%	Multiple Copay Changes

✓ 1.25% Annualized increase over 9 years

✓ Premiums 21.4% lower than the most expensive PEBB dental plan

✓ Only option with no benefit maximum

✓ Best benefit to premium value ratio of PEBB dental plans offered



# Benefit Design Changes

Benefit	Previous Copay	Copay Effective 1/1/2019
General Office Visit	\$5 per Visit	\$10 per Visit
Fillings (per tooth)	Covered at 100%	\$20
Crowns & Bridges (per tooth)	\$190	\$250
Dentures	Covered at 100%	\$290
Root Canal Therapy	Covered at 100%	\$150
Surgical Extraction	Covered at 100%	\$40
Orthodontics*	\$1,500	\$2,500

\*Applies to newly banded patients only

# Renewal Update

- Since renewal calculation was prepared, two additional months of utilization with the increased premium and copay changes have improved overall plan performance

Paid Loss Ratio	2019	2018
January	110.2%	116.5%
February	85.2%	104.1%
<b>Total</b>	<b>97.7%</b>	<b>110.3%</b>

- Value our strategic partnership and long term relationship
- 7.9% renewal increase is needed to achieve financially sound plan
- To achieve 3.4% renewal cap - benefit design changes and additional copay increases will need to be considered

# Questions?

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