

## Dearborn National assembles building blocks of success for dental benefits

### By Bruce Shutan

In deciding to remake a company that for more than 40 years leaned toward group life and disability insurance, Dearborn National President Anthony F. Trani surmised that the best way to collectively smile about sales production was by making dental a lead product.

The strategy was built around developing the nation's largest dental network, offering flexible dental products with deep contracts, creating an oral wellness program and offering the best dental customer service in the industry. John Doyle, president of dental operations for Dearborn National, describes each of these key areas as "the blocking and tackling of dental."

Establishing such lofty goals has become a mission-critical step for Dearborn National to position itself for long-term success in this ever more competitive business climate. "Brokers and consultants have increased their dental product expertise as a way of differentiating themselves, especially in these difficult economic times. Therefore it was essential that we become more sophisticated at every touch point in our organization. That requires focused and ongoing training among our field staff and our administrative employees."

### Strength in numbers

When dealing with provider networks, there's little doubt that size matters. Dearborn National's dental PPO network is unmatched in terms of dentist access points, with more than 152,000 nationwide.

The company has taken a best-in-class approach toward growing their dental network by building both a proprietary network and strategic partnerships. This approach has enabled Dearborn National to offer a significant choice of dentists in urban, suburban and rural markets. The enormous size of the network has had a significant impact on sales, resulting in gross dental sales increasing 125% year over year. Today, the entire organization administers and/or offers network access to more than 6.2 million dental members nationally.

Doyle states that dental contracts serve as the foundation for any product line. "You can talk about deductibles, maximums, coinsurance and other such features, but we felt that also having a deep contract would be an integral part of the plan design, which enhances customer service," Doyle says. "We don't want to nickel and dime our customers by giving them low frequency limitations or denying coverage for silly reasons."

Few ancillary or medical-focused carriers have invested in true dental product expertise to support sales in the aforementioned areas, he says, noting that the organization employs more than 400 dental-focused employees dedicated to Dearborn National's effort to tether consultative expertise with its product focus. Top talent is sought across the entire organization, particularly in the sales area where staffers undergo intensive training.

Doyle believes such expertise is necessary in today's competitive climate because dental is arguably different from, and more involved than, the life and disability product lines – not to mention the most requested benefit after medical insurance – and has outcomes that are increasingly tied to overall health.

### Changing behavior

Dearborn National doesn't view customer service as a widget or manufactured item. "Dental is health care," Doyle explains, "and for this reason, it makes a big difference not only to have good service metrics, but it's also just as important for us to have someone here in the U.S. answer the phone and understand the issues of our customers instead of outsourcing customer service overseas to attain lower administrative costs."

Dearborn National's member wellness education tools include online resources such as an ask-a-dentist feature, a dental dictionary, a dental cost estimator and articles about the connection between dental health and overall health. In addition, an outreach program that analyzes claims data

identifies members with periodontal disease who haven't seen their dentist within the past year. There is also a sealants campaign directed toward children with the primary objective of nipping dental disease in the bud.

"We have empirical results showing that we've actually started to change behavior," Doyle reports. "The earlier you can positively affect good oral health, the better."

Dearborn National's focus on dental has coincided with its ambitious rebranding strategy. Fort Dearborn Life Insurance Company and several affiliate companies will now market their products and services under the newly created brand name Dearborn National.

Mindful that health care reform at the national level could have a major impact on the dental benefits area, including unintended consequences, Dearborn National has seen dental coverage offered on an employee-pay-all voluntary basis become one of its fast-growing segments.

"We believe we are well-positioned, because of our flexible product portfolio, if health care reform were to negatively impact the accessibility of dental insurance," says Doyle.

*Bruce Shutan, former managing editor of Employee Benefit News, is a freelance writer based in Los Angeles.*

