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Newest clients indicate abilities to serve large and small, Delta Dental leaders say

by Kristin Durbin

Pointing to high retention rates with customers and recent success in attracting large customers, including one employer with upwards of 12,000 employees, Delta Dental of Nebraska sees itself as a force in the employer dental benefits market with the ability to provide services to the spectrum of businesses large and small, according to Barbara Jensen, district manager.

Jensen joined the company 12 years ago when the goal to interest large clients in Delta's network of dentists, plan designs and capabilities was set into motion, she said.

Dental benefits are still significantly employer-sponsored with contributions made by employers as a benefit to attract and retain employees, said Christopher Earl, chief sales officer for Delta Dental.

Delta Dental of Nebraska has been off to a strong start in 2009 with January proving to be the strongest of the past several years, Earl said.

"We have had very steady growth here," he said. "Lately we've been selected by some very large, notable customers in Omaha. Our success has been across the board."

The challenge today involves views of benefits like dental insurance as a commodity, Earl said.

"Oftentimes, you're being measured against one decision. It could be the prices of the product. Today while price is important, it's really the services behind the price that make it a value," Earl said.

Differentiators between companies in-

clude distribution, and Delta Dental plans are sold by 380 licensed insurance brokers around the state.

Dental Dental of Nebraska has three full-time employees at its office, 11235 Davenport St.

According to the Delta Dental Plans Association, of which Delta Dental of Nebraska is one of 39 independent member companies, Delta Dental plans collectively provide coverage to more than 51 million people in more than 93,000 groups in the U.S.

Delta Dental of Nebraska is a 24-year-old nonprofit health services company, and the Delta Dental network encompasses three-quarters of dental professionals in Nebraska.

"We are experts in dental. I think that has been one of the reasons for growth — that we've had to stay on top of what is needed to have a comprehensive plan at reasonable rates," Jensen said.

Employers' concerns with the costs of employee benefits because of medical inflation (higher than dental according to surveys he has seen), and potential staffing reductions in the current economy show the want in the market for stability and predictability, Earl said. The Delta Dental of Nebraska annual claim cost trend in recent years is 5.5 percent.

Delta Dental has maintained strengths in service like reimbursing providers quickly and servicing bills and claims correctly the first time, plus making sure brokers are not dealing with these issues, Earl said.

"Over time that trust in delivering a ser-

Delta Dental of Nebraska

Address: 11235 Davenport St., Suite 105, Omaha 68154

Phone: 397-4878 or (800) 736-0710

Founded: 1985 as an independent affiliate of the Delta Dental Plans Association

Employees: three full time at DDN corporate and sales office

Service/product: dental benefits

Industry outlook: Dental benefits are still largely employer-sponsored with contributions made by employers as a benefit to attract and retain employees, said Christopher Earl, chief sales officer for Delta Dental.

Web site: www.DeltaDentalNE.org



Barbara Jensen, district manager, and Christopher Earl, chief sales officer ... Amid an economic environment that is prompting employers to evaluate value, Delta Dental of Nebraska points to existing relationships with organizations of all sizes.

vice is really what it's all about," Earl said.

As employers are reviewing their benefit plans based on commitments and predictability, they are going to look to Delta Dental because "we are not a fad," Earl said.

Based in Minnesota, Earl said that Nebraska does not appear to be experiencing the same effects of the recession as other parts of the country.

The objectives of the company in 2009 include its continued broker partnerships, as well as receiving information about the needs of customers, he said.

"Through that dialogue we eventually have more opportunities to fill those needs," Earl said.

Providing access to oral health care at consistently affordable prices is "imminently what we're in business for."

As a company with a very low margin,

Delta Dental's community work is meaningful, he said.

That work includes Delta Dental's endowed scholarship fund for the Creighton University Medical Center School of Dentistry, Jensen said.

A recent initiative is financial support of the Ronald McDonald House Charities partnership with OneWorld Community Health Center for a mobile pediatric dental unit.

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