

### Industry needs new dentists

Growth in the number of practicing dentists has leveled off compared to overall population growth in the United States. The lack of new dentists has resulted in a dentist-to-patient ratio decline.

- In some states like Delaware and Arkansas, there are no dental schools. Without a dental school, these states are dependent on the recruitment of dentists.
- In states like Florida and Colorado, the majority of dentists are located in metropolitan areas, resulting in rural patients being underserved.
- In states like New Hampshire and Oregon, dentists are reaching the age for retirement. More than half of the dentists in both states are over the age of 45.
- In states like North Carolina and North Dakota, the majority of the counties are nationally recognized as Dental Health Professional Shortage Areas.
- States like Rhode Island and South Carolina have below average dentist-to-population ratios.



### A large and growing network

HealthPartners has one of the largest dental networks in Minnesota. In fact, ours is the biggest dental PPO network in the region. Our combination of access and savings leads the market. And our network continues to grow.

### Great extras through dental plans

HealthPartners dental network is not only large in scale, but is also robust. As part of our dental plan, we offer:

- The best combination of PPO provider access and network savings
  - » The largest Preferred Provider Organization (PPO) network in Minnesota
  - » Savings through negotiated fee arrangements
- Member protection from Balance Billing
- One seamless, national network
- Custom recruitments in targeted locations to better support employee populations
  - » Target geographic areas as requested by employers
  - » Use direct referrals submitted by members

## Network variations

We offer three network variations to meet employer cost and access goals.

### Open Access Network

Includes all contracted providers in a single, national network.

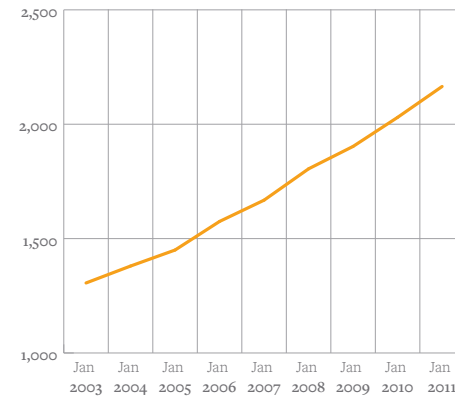
### Distinctions Network

Tiers our Minnesota providers with enhanced benefit levels for members visiting Benefit Level 1 providers and standard plan coverage for members visiting Benefit Level 2 providers.

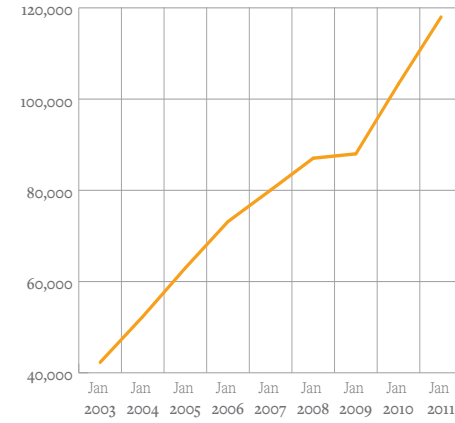
### Dental Select Network

Includes our HealthPartners Dental Group clinics only. This network focuses on low total cost of care through its care agenda that emphasizes individual risk assessments, aggressive disease prevention and management, and evidence-based dentistry. HealthPartners Dental Group clinics are located in the Twin Cities and St. Cloud, Minnesota.

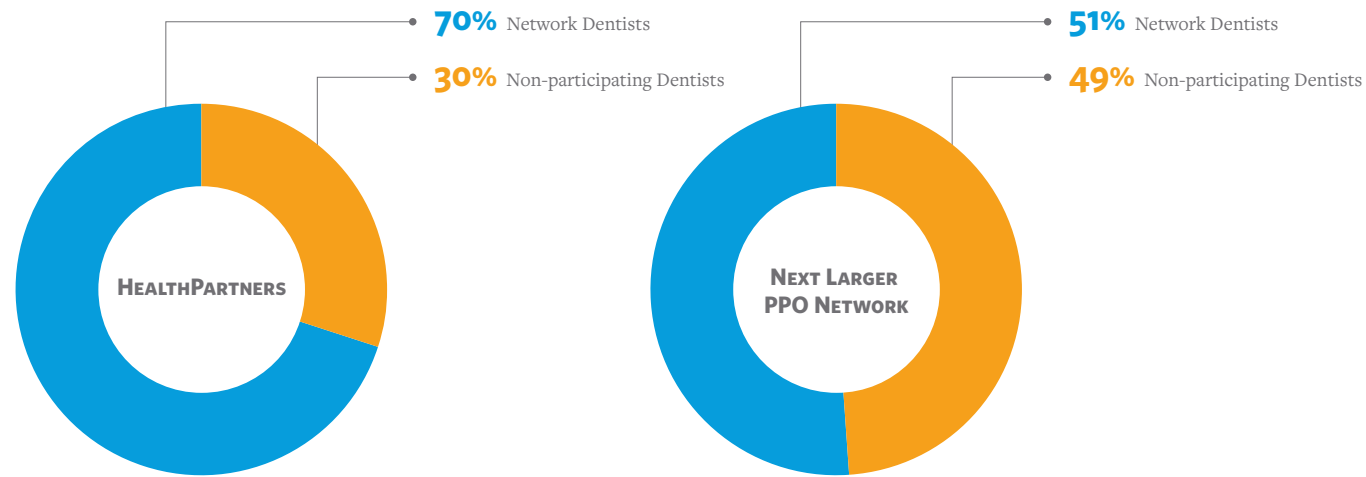
## Network Growth Minnesota & bordering communities Unique Dentists



## National Network Growth Access Points



## Network Penetration in Minnesota Unique Dentists



The HealthPartners network includes approximately 70 percent of the dentists statewide and 85 percent of the dentists in the Twin Cities metropolitan area.

## Comparing networks - what you need to know

There is confusion when comparing networks because of how they're reported. There are two primary ways that dental carriers report their network size.

- **Unique dentists:** This is a count of individual dentists in the network. Each dentist is counted one time regardless of the number of clinics where they practice.
- **Access points:** This is a count of all the locations where each individual dentist practices. The parameters used for identifying locations varies significantly between carriers. This is the most common measurement for national networks.

## Other great HealthPartners extras

- A highly satisfied network of providers
  - » 97% providers retained annually
  - » Prompt and predictable payments
  - » Electronic claims submission and convenient web tools
  - » Provider support staff
- Direct claims submission and claims payment with network providers
- Network management services including professional utilization and claims submission review

2010 Discount by State	
State	Discount off 80th
AZ	35.62%
CA	38.57%
CO	32.37%
DC	43.02%
FL	37.95%
GA	36.35%
IA	22.39%
IL	39.26%
MA	36.12%
MI	33.18%
MO	30.32%
NC	24.22%
ND	26.46%
NJ	36.83%
NV	33.13%
NY	39.71%
OH	35.38%
PA	31.87%
SD	28.11%
TX	35.23%
VA	27.26%
WA	30.20%
WI	31.96%
<b>Total</b>	<b>32.67%</b>

