

How to Get Employees to Visit Network Dental Providers

The Cost of Not
Educating Employees



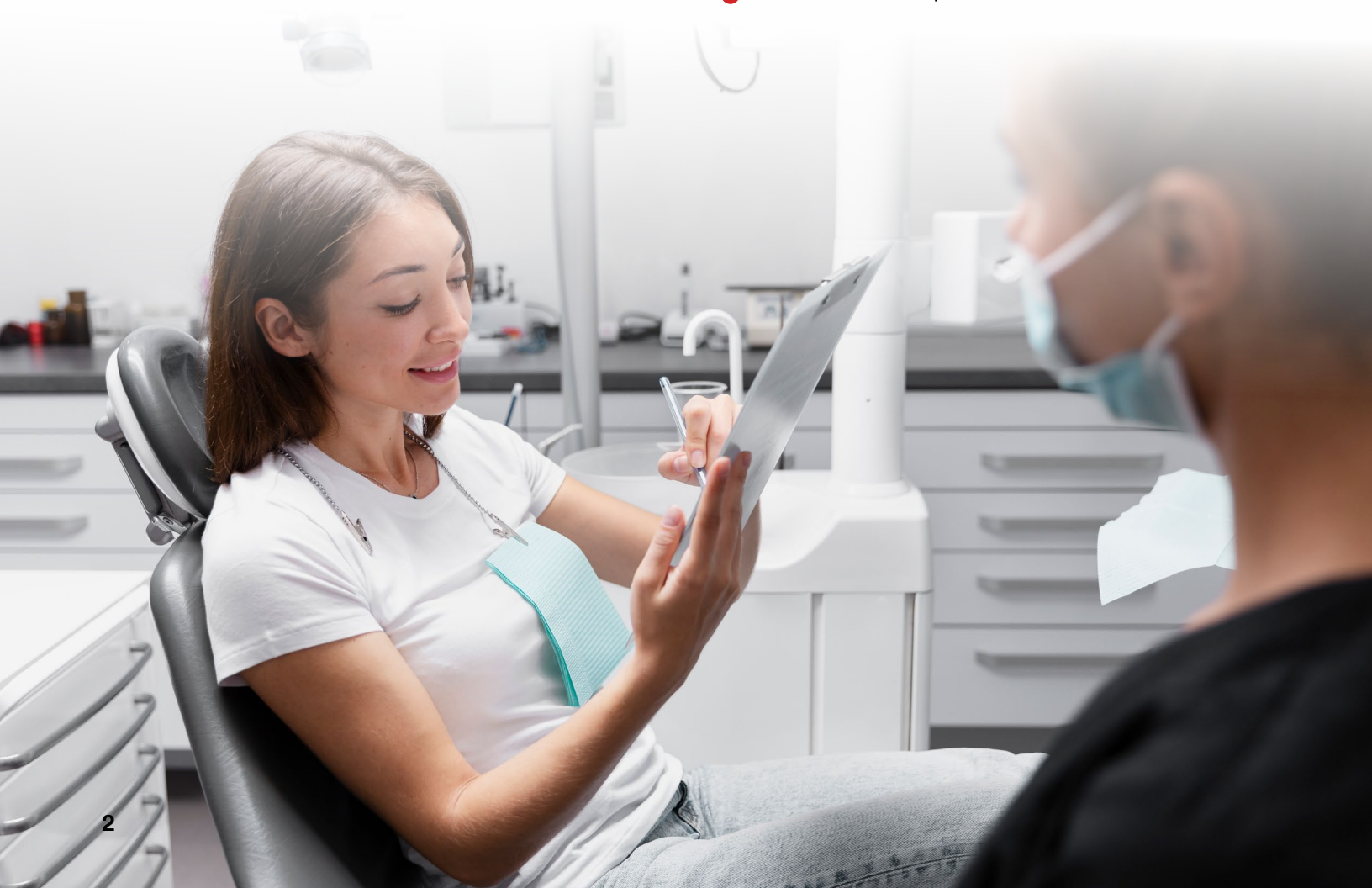
Why Educating Employees About In-Network Benefits is More Important Than Ever Before

You and your employees know that visiting dental network providers can lower out-of-pocket costs. But no matter how many network savings examples you share, the idea of switching providers is still enough to deter many employees from taking advantage of valuable network discounts.

Network discounts not only benefit employees, but they also benefit you and your business by lowering overall claims costs. With inflation hitting healthcare prices — especially dental services — offering dental plans that promote network benefits and providers can help you and your employees save money. However, employee education on how to effectively leverage these benefits is essential to your success.

A simple network savings chart might be easy for employees to dismiss if the alternative is staying with dentists they know and trust. Your dental carrier and benefits broker can provide more compelling data to paint a clearer picture, showing employees how visiting network providers can significantly impact their budgets as they seek ways to manage inflation.

This whitepaper will discuss the rising cost of dental services and how you can highlight network discounts to encourage employees to switch from their existing dentists to in-network providers.



The Challenge of Rising Dental Service Costs

The U.S. Bureau of Labor Statistics found that overall prices for dental services increased by 3.9% in June 2024 compared to the previous year.

These increased costs are due to a combination of labor shortages in dental practices, rising supply and equipment costs, and less insurance regulation on dental pricing compared to hospital or physician billing.

Unfortunately, higher claims can drive up dental premium costs, putting pressure on employers to alleviate some of the financial burden. In response, 51% of large organizations are likely to shift some costs to employees through higher deductibles and copays.¹

If costs don't slow down, employees may have to take on more out-of-pocket expenses to continue receiving the same level and quality of care.

Employers are responsible for balancing cost containment with keeping benefits competitive for recruitment and retention, putting the C-Suite in a difficult position. One clear way to accomplish this is by pushing employees to use network providers rather than going out of network. In fact, 51% of employers said they would use plan designs and network models to steer workers to lower-cost and higher-quality providers.²



Network Discounts Make Dental Plan Benefits Go Further

With the surging prices of dental care, it makes sense for employees to choose in-network providers. The issue is, many people are comfortable with their existing dentists — even if they're out-of-network. They would often rather spend more to stick with what they know.

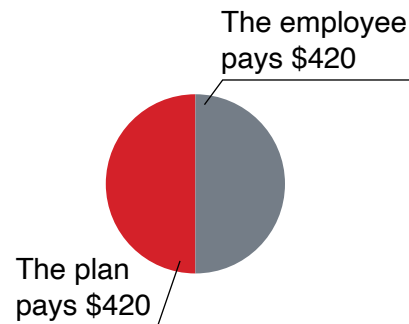
That's why educating employees about network discounts is more important than ever. Here are some tips on how to speak about these benefits to your team:

More annual maximum availability

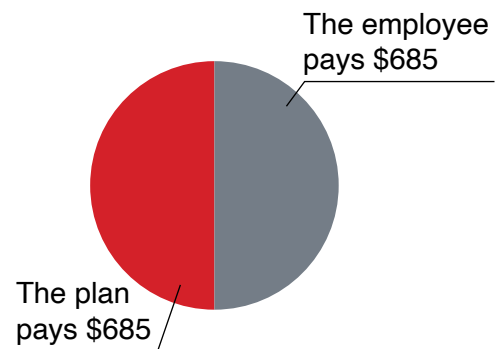
Network discounts reduce members' out-of-pocket expenses while also preserving more of their annual maximum benefit, making dental coverage stretch further throughout the year. Show employees the benefit of preserving more of their annual maximum by talking them through different scenarios that may resonate with them.

For example, consider the cost of a crown. With a network dentist, the contracted fee might be \$840, compared to the \$1,370 fee charged by a non-network dentist. With a 50% coinsurance plan:

Network dentist



Non-network dentist



By choosing an in-network provider, the employee saves \$265 out-of-pocket on this procedure alone. But the savings extend beyond immediate cost. Because the plan only paid \$420, the employee still has \$1,080 of their \$1,500 annual maximum benefit remaining. By contrast, the non-network provider leaves just \$815 of the maximum for other services.



Better coverage

Some dental plans offer better coverage levels in-network vs. out-of-network to encourage employees to visit network providers. If you offer this type of plan, it's important that employees have a clear picture of the difference in coverage.

For example, the coverage for Preventive/Basic/Major services when employees go in-network may be 100%/80%/50%, while out-of-network coverage is 100%/50%/25%. Preventive services are fully covered, no matter which dentist they visit. But for more expensive services like a filling or crown, employees have an incentive to visit a network provider. Not only do they get the provider's network discount, but their dental plan also covers a higher percentage of the charges submitted. That makes out-of-pocket costs even lower.

This is where sample cost comparison illustrations become critical to employee education and action. Your broker and dental insurance carrier can create cost illustrations based on your specific plan and ZIP Code area.



In-Network				
Service	Cost without insurance	Allowed amount (MAC)	Plan pays	Member pays
Preventive visit (Type 1: 100%)	\$227	\$132	\$132	\$0
Filling (Type 2: 80%)	\$201	\$105	\$84	\$21
Crown (Type 3: 50%)	\$1,241	\$697	\$349	\$349
TOTAL	\$1,669	\$934	\$565	\$370

Out-of-Network				
Service	Cost without insurance	Allowed amount (90th U&C)	Plan pays	Member pays
Preventive visit (Type 1: 100%)	\$227	\$227	\$227	\$0
Filling (Type 2: 50%)	\$201	\$201	\$101	\$101
Crown (Type 3: 25%)	\$1,241	\$1,241	\$310	\$931
TOTAL	\$1,669	\$1,699	\$638	\$1,031

Rewards

If your company's chosen dental plan has a rewards program — like Ameritas Dental Rewards®, for instance — employees can earn benefit rewards to add to their annual maximum the following year. To earn rewards, employees must use their benefits and also keep claims below a specified threshold. Visiting a network provider is a great way to lower costs for services and, therefore, claims. That helps employees get the care they need and still remain below the benefits threshold to earn rewards.

Oftentimes, employees are unaware of these types of programs. Educate your team on any potential reward opportunities that can inspire them to look into network providers they may not otherwise consider.

Incentives

Similar to rewards, some dental plans provide employee incentives. For example, plans increase coinsurance levels when a member uses benefits each year. If that type of offer is presented, the member pays less out-of-pocket to earn those incentives when they visit a network provider.

When you educate employees about these types of incentives, offer the pro tip of visiting a network provider so they can pay less for services while still earning incentives.

Plan premiums

When employees have higher claims costs, it can drive up the price of the dental plan at renewal. Paying less for services with a network provider is one step toward keeping claims costs down year after year. Your broker and dental carrier can provide cost examples to help you educate employees about the long-term impact of seeking care from network providers.

While employees might be most comfortable with their existing dentist or love the office staff, calling attention to the correlation between claims costs and overall plan prices can help them weigh the advantages of trying a network provider.



How Network Provider Usage Affects Benefits Cost

The more your employees know about the way inflation affects their benefits, the better. This is because when inflation rises, so do healthcare premiums. The good news? You and your employees can make a difference.

Here's what your employees need to know about how network provider usage affects benefits costs:

Network provider visits = lower out-of-pocket expenses and claims costs

When employees visit non-network dentists, they're at the mercy of higher fees and balance billing, since those providers haven't agreed to contracted rates. This often results in larger out-of-pocket expenses for employees and increased claims costs for your company.

By contrast, in-network providers agree to discounted fees, which helps keep costs predictable and manageable. Employees pay less at the point of service, while employers see reduced overall claims expenditures.

In addition, using network providers for proactive care through regular checkups can cost your company less money in the long run by reducing the need for major, costly procedures. Preventive care not only protects employees' oral health but also minimizes absenteeism and supports overall wellness. Encouraging your employees to use their dental benefits is a smart strategy for their health, satisfaction, and long-term financial success.

Lower claims = slower premium growth

The dental plan design you chose impacts what you and your employees pay for benefits and healthcare. You could raise deductibles and copays so members pay more, and you continue to afford to offer benefits. However, if members visit network providers and keep claims costs down, you may not need to increase benefits costs for employees.

As a result of lowering your company's claims costs, you can slow the cost trajectory of your employees' dental premiums. This ensures more stable premiums over time, keeping your rates competitive without losing money or offering low-quality care coverage.

Ultimately, employee behavior impacts the affordability of future benefits, so it makes sense to help them understand the bigger picture.



The True Price

When a dental plan allows the same benefit levels both in-network and out-of-network, employees are focused on what portion of a dental procedure cost is paid by the plan, as well as their out-of-pocket costs. As long as the dollar amount submitted by the out-of-network provider is covered by the plan, the employee interprets the price they're responsible for as routine.

However, if they compare that to what they'd pay out-of-pocket when visiting a network provider who charges up to 25-50% less than their regular rates, employees realize their direct costs are actually substantially lower.

The true value of in-network care becomes apparent only when employees compare the total cost difference between in-network and out-of-network experiences, revealing the considerable savings available through network discounts.

What's the true price of not switching providers? You can paint a clear picture for your employees by talking through a few different items, including a cost-benefit analysis, GeoAccess reports, incentives to switch, and the ease of transition to a network plan.

Create a cost-benefit analysis

Sit down with your employees and go over examples of hard costs, like out-of-pocket savings vs. non-network charges. This can pinpoint discrepancies in the money spent on out-of-network dental practices and underline specific areas for savings. Then, weigh those pros against soft costs — trust, convenience and familiarity — to determine whether the financial trade-offs outweigh the personal value employees place on staying with their current providers.

Highlight GeoAccess reports

One unique way to help point your employees in the right direction is to have an incumbent dental carrier run a GeoAccess report using the ZIP Codes of utilized out-of-network providers.

With this twist, you could learn information like, "There are at least two network providers within a five-mile radius of 95% of the out-of-network providers your employees are currently using." This insight could demonstrate that employees can maintain the same level of convenience and access, all while cutting costs.

Share incentives

To pique employees' interest in trying new dental practices, offer special incentives. These could include wellness rewards, trial visits and small perks that are relevant to your team.

Show how easy the transition is

Provide on-site and virtual sessions to assist team members with trying out network providers or using benefits tools. These events can be their chance to test out provider lookup tools and get familiar with their options. You can also have your broker and carrier help you create messaging that you can consistently share. These professionals are there to answer employee questions about network plans and providers, making them valuable partners.

Ultimately, you should make education about the advantages of visiting network providers a regular part of communication so your team is empowered to make dental choices that benefit their care quality and wallets.

Education is the Key to Savings

The time to boost your team's benefits literacy is now. Consistent education prevents the need for cost-shifting in the future, keeping your benefits program sustainable.

By ensuring each employee makes smarter healthcare decisions, you help them save money while keeping your costs under control.

For best results, pair up with brokers and carriers to build ongoing communication campaigns that keep employees engaged and informed.

Strategic collaboration makes it easier to turn education into action, ensuring employees truly benefit from the plans you offer.

Partner with Ameritas for the right plan and expert benefits education today.

FIND OUT MORE ABOUT AMERITAS

Sources

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