



## network size

Dental network sizes can be confusing. It seems like every company uses different counting methods for their network size. We want to help you understand what the numbers really mean.

### How do insurance companies count the number of providers in their networks?

#### Access Points

This represents the number of network dentists at each office location where patients are treated. A network dentist who treats patients at two separate office locations constitutes two access points.

#### Unique Providers

This represents the number of individual dentists in a network. Each dentist is counted only once. When comparing networks, look at this number first to get the most accurate count of how many dentists are in the network.

#### Locations

This represents the number of dental office facilities in a network. Each office facility is counted only once, even if there is more than one provider at this location. Pay special attention to this number if employees are located in a condensed area to ensure there are enough facilities nearby.

### Why do networks appear so large in certain areas?

Counting networks by access points results in situations where networks appear to be overstated in certain areas; this can be due to a number of different factors:

- Some dental practice management groups (DPMs) request that all dentists be listed at all locations for their ease of administration, allowing dentists to switch locations or fill in due to illness. This also allows claims to be paid without delay or discrepancies.
- Some carriers list all dentists at all locations regardless of the DPM's requests, due to the carriers' system constraints.
- A DPM may choose to contract exclusively with a network that is leased to other carriers. If the carriers who lease this network do not contract directly with this DPM group, the carriers leasing the network rely on the provider listings provided by the leased network, which may result in statistical discrepancies.

## What should I look for?

Learn what's behind the network counts instead of taking them at face value. To make your best informed decision, ask your sales representative to provide you with:

- Network counts using the three different counting methods: (a) access points (b) unique providers, and (c) location
- Separate provider directories listing: provider access points, unique providers only, and locations only
- Network recruitment strategy: do they focus on contracting unique, utilized providers to achieve network claims savings? Or do they mainly blanket an area to expand network size through increased access points?
- Competitor network counts, if available, using the three different counting methods (see example).

### NETWORK COMPARISON - LINCOLN, NE\* MSA

	Access Points	Unique Providers	Locations
Ameritas	197	178	99
United Concordia Advantage Plus	120	100	72
Delta Dental PPO	139	68	70
MetLife	120	86	71
Guardian	90	69	58
Aetna	98	69	61
Cigna Core	67	55	41
United Health Care Options	89	70	54
Assurant	159	121	87
Humana	60	51	38

*\*Based on data generated from The Ignition Group, LLC. March 2014*



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