

TRANSFORM23

Easing the Challenge of taking on Vision
Administration as a Dental Payer

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Fallon Bubacy
Product Owner
SKYGEN

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What's Stopping You?

CHALLENGES

- Network Development
- Administration
- Product Development & Filing
- Pricing & Profitability
- ***What else?***



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Network Development

CHALLENGE 1 – NETWORK DEVELOPMENT

Your members need somewhere to go.

1. What about
INDEMNITY?



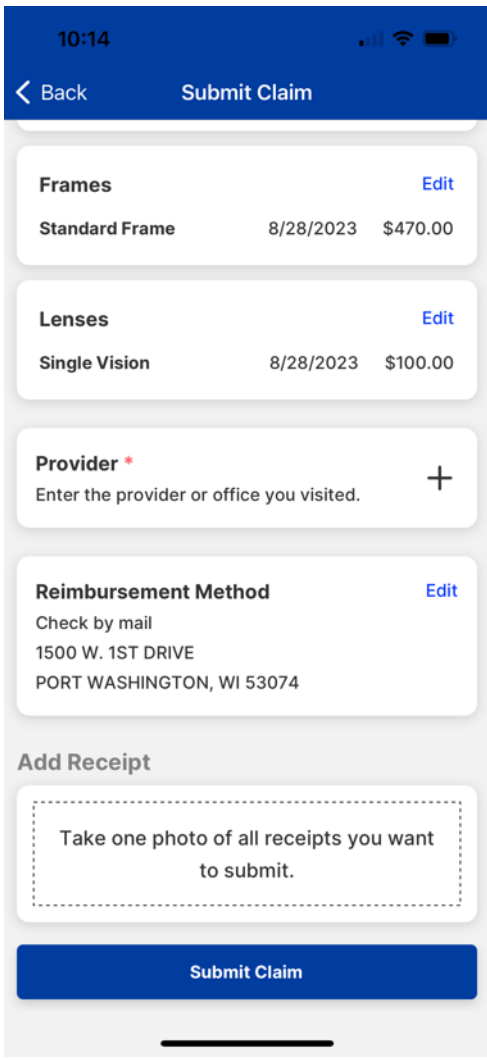
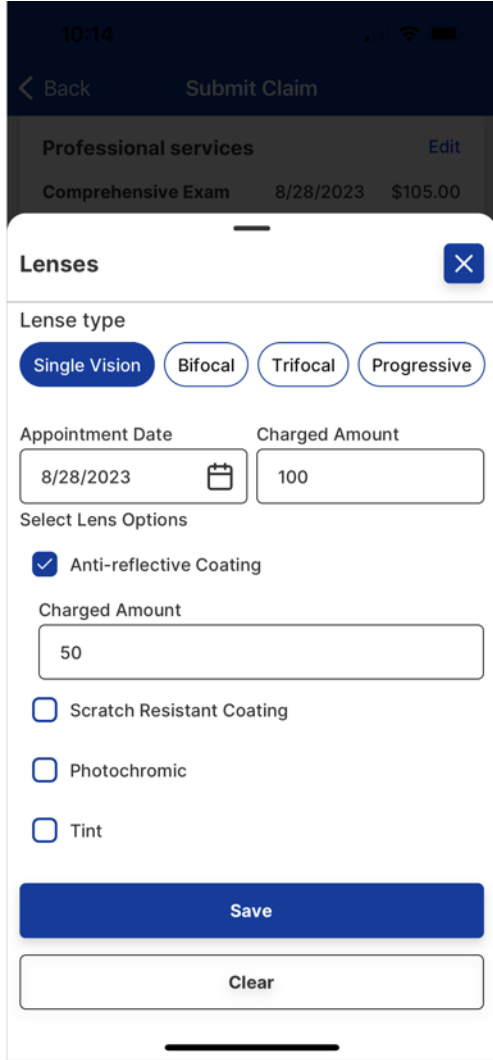
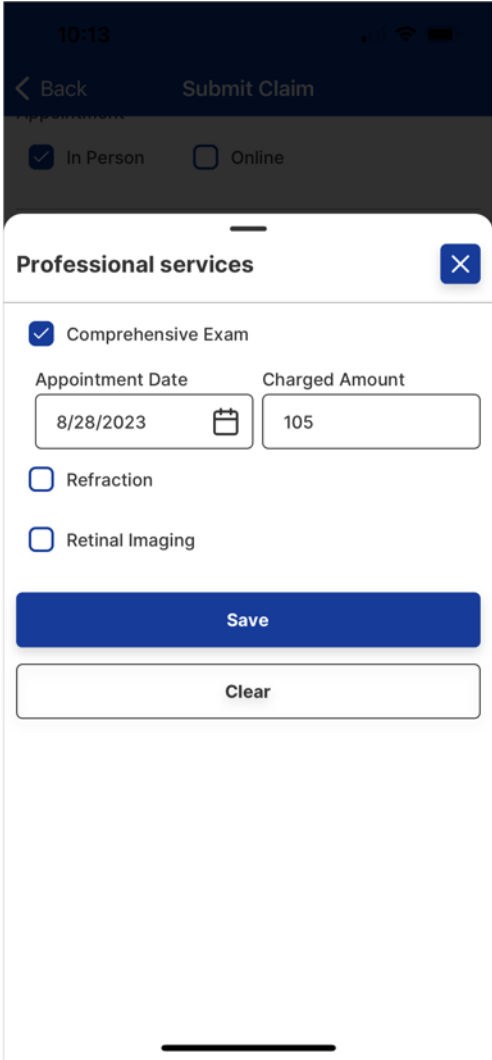
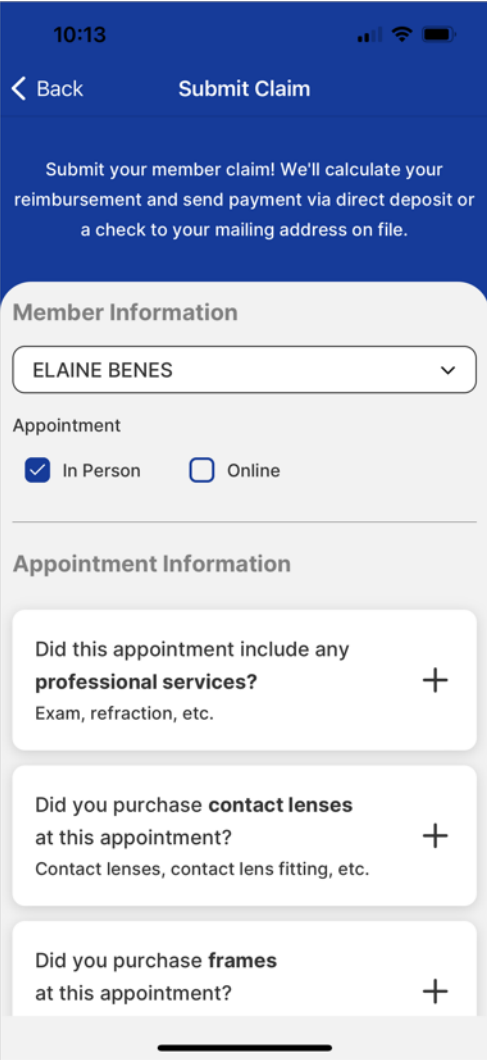
- **Simplest** way in
- No **IN reqs** for members
- Exam & material **prices going down**
- **Mobile app** member claim
- **Scalable** to network model



- No contracted **discount** for member
- **Less competitive rates** because you don't have a network

No network
needed!

SUBMIT VISION CLAIM IN MEMBER MOBILE APP



CHALLENGE 1 – NETWORK DEVELOPMENT

Ruled out indemnity? Alright, so what's your network solution?



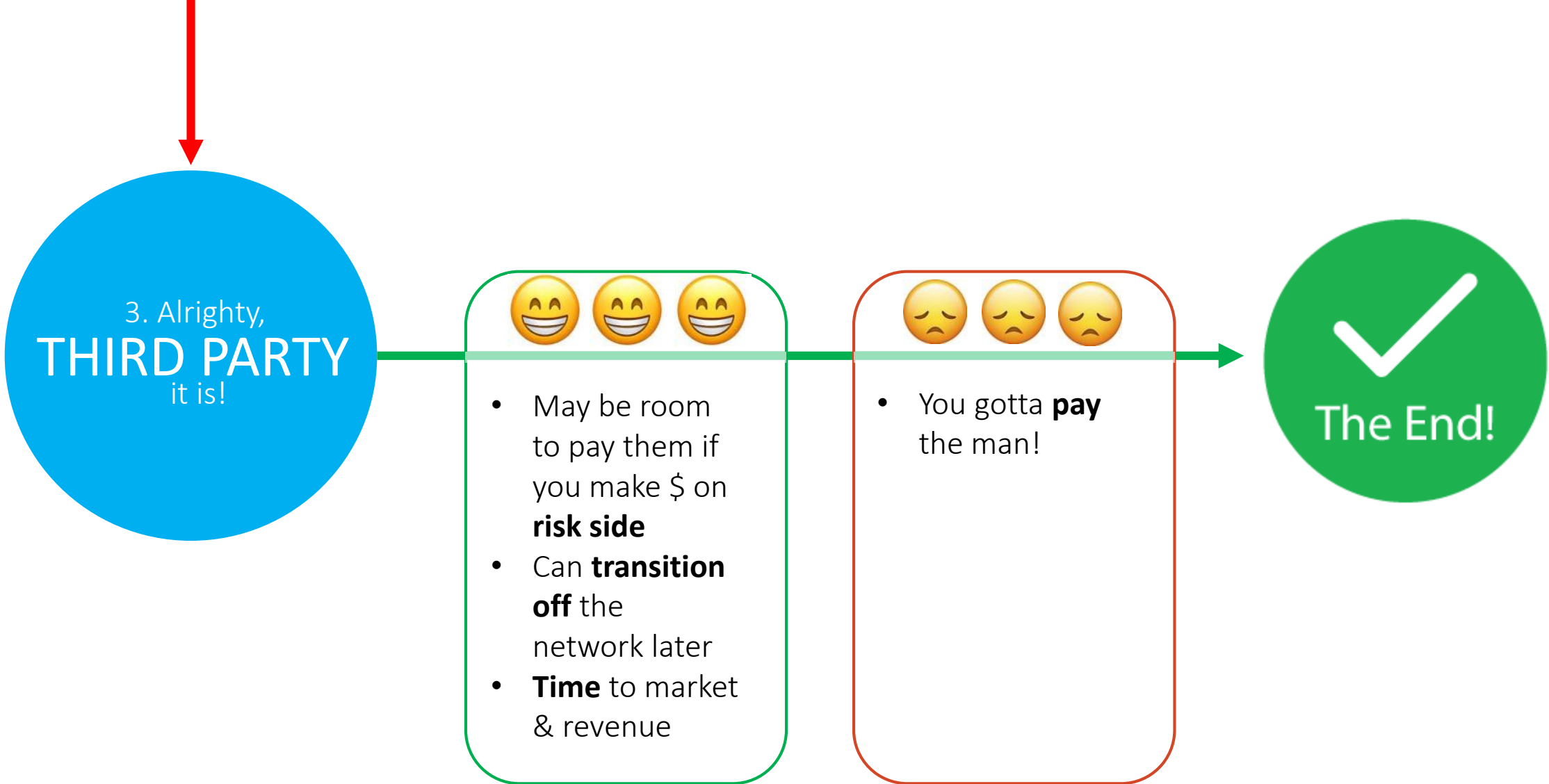
- Contract **maintenance** low
- **Reimbursement structures** are simple
- ES has the **tools** for prospecting, contracting, credentialing

- **Time consuming** and lots of effort involved
- **Costly** to get boots on the ground



- **Start BIG (box):** Walmart / Costco
- **Large national chains**
- **Regional chains**
- **1- 3 location practices**

CHALLENGE 1 – NETWORK DEVELOPMENT



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Administration

CHALLENGE 2 – ADMINISTRATIVE COSTS

ENROLLMENT

- If you're selling to an existing client, **very little** is needed
- If you're selling to a new client, you can **leverage the existing workflow**
 - Client/Broker → SFTP Site → System Folder → Import Tables → Core Tables
- Increased file volume also no issue with **automated feed handling**

BILLING

- **Consolidated** invoices
- **Automated** invoice generation and delivery
- Proprietary **receipt deposit import** & invoice reconciliation

CLAIMS

- **Clean claims** entered for available vision benefits in Provider Portal
- Flexible configuration means **99% auto adjudication**
- **Automated processing** with work queues so claims staff only reviews exceptions

CALLS

- A member with a **mobile app** will never call me again
- Providers using the **portal** should have everything they need right there
- Authorizations **only when required**
- First-call resolution rate – CSR has all info at their fingertips in our **CSM**

VISION ADMINISTRATION IN ENTERPRISE

ENROLLMENT

Enrollment Processing

Received Files Status

Task Configuration

Tasks:

Task Type:

Name:

Description:

Monitored Folder:

Enabled

Fixed Interval

Regular time in

Specific Time

Daily Weekly Monthly

Order Entry

[Edit](#) [Save](#) [Delete](#)

Eligibility Imports

Feeds

Patient Information

ELAINE BENES
1500 W. 1ST DRIVE
PORT WASHINGTON, WI 53074
DOB: 01/29/1962

Provider/Location Information

Daisy Dickson
Dickson Vision
10201 N. Port Washington Road
Mequon, WI 53092 -

Need to select a different patient?

Patient Benefits

Date of Service: 10/06/2023 [Change date of service?](#)

Place of Service:

Group/Plan/Subscriber:

Vision Benefit:
[Multiple Vision Benefits Available](#)

Plan Type	Effective Date	Term Date	Exam Benefit	Contact Fit	Contacts Benefit	Frame Ben
Not Available	01/01/2022		Available	Available	Available	Available

Select options for this patient → Exam Contact Fit Contacts Frame

[View Benefit Summary Report](#)

Diagnosis Codes as Indicated (Include all applicable diagnosis codes)

Code Type: ICD-10

Primary Diagnosis Code

Diagnosis Code 2

Diagnosis Code 3

Diagnosis Code 4

Patient referred to their primary care provider: Yes No

BILLING

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Bill To: Danielle Client Level Demo

123 Main St
Milwaukee, WI 53012

Current Billing Summary

Group	Plan	Period	Premium Ty
AEWS Vision	AEWS Vision	08/01/2023	Employee
Danielle Dental	Danielle Dental	08/01/2023	Family
Danielle Dental	Danielle Dental	08/01/2023	Admin Fee -

Danielle Client Level Demo 1

Group	Plan	Period	Premium Ty
AEWS Vision	AEWS Vision	08/01/2023	Employee
Danielle Dental	Danielle Dental	08/01/2023	Family
Danielle Dental	Danielle Dental	08/01/2023	Admin Fee -

Danielle Client Level Demo 2

Group	Plan	Period	Premium Ty
AEWS Vision	AEWS Vision	08/01/2023	Employee
Danielle Dental	Danielle Dental	08/01/2023	Family
Danielle Dental	Danielle Dental	08/01/2023	Admin Fee -

Invoice Date
Coverage Period
Invoice number
Terms
Premium Group

CALLS

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Welcome to your vision benefits plan!

Find a Provider

Shop Online

Your Prescriptions

Claims

Submit Claim

Vision Benefits

FALLON FRANCES

Eligible 1/1/2020

My Provider [View All](#)

WISCONSIN VISION

1920 W. LAYTON AVE
MILWAUKEE, WI 53224

CLAIMS

CASE STUDY – LARGE VISION INSURER



25% Reduction in Member & Provider Calls with Increased Membership



99% Auto-adjudication rate, from 50%



96% EDI Matching Rate



6% Increase in Year Over Year Member & Provider NPS Improvement

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Product Development & Filing

CHALLENGE 3 – PRODUCT DEVELOPMENT & FILING

EXAM

CIF with
COPAY

FRAMES

ALLOWANCE

LENSES

Commodity lenses
CIF with COPAY
Buy ups with **COPAY +**
Additional Amount

CONTACTS

ALLOWANCE
Consider formulary if
involved in distribution

TRADEOFFS

Glasses
OR
contacts

FREQUENCIES

DOS ROLLING
For frequency limits

CHALLENGE 3 - PRODUCT DEVELOPMENT & FILING

- Brokers going off the rails, or copycatting other product structures?
- Filing – expect 12 months and 6 figures
 - File with flexibility – e.g. file for all the potential frame allowances at once
 - Baker Tilly has a dedicated team for filing assistance

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Pricing & Profitability

CHALLENGE 4 – PRICING & PROFITABILITY

- Others can offer super-low premiums because of their revenue model
- 55% loss ratio is common in most states – vision benefits are underutilized
- Even if this isn't a cash cow for you – you're stickier for the client and **client retention** can increase!
- Better option for your groups = a driver for your growth

Q & A





Thank You

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