

THE POWER OF PARTNERSHIP: BROKER INSIGHTS FOR CARRIER GROWTH



SKYGEN®



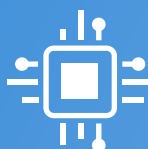
As the dental and vision insurance industry continues to evolve amid shifting technologies, economic pressures, and regulatory changes, brokers remain vital to the success of this market. Acting as trusted advisors to employers and frontline partners to carriers, brokers shape the distribution, delivery, and perception of benefit offerings across the country.

The 2026 SKYGEN Pulse Report: Broker Perspectives explores the current experiences, expectations, and emerging needs of brokers who sell dental and vision insurance. By analyzing direct feedback from 500 brokers nationwide, the report delivers a comprehensive, data-driven view into their challenges and priorities, providing actionable insights to help insurance carriers better serve this critical stakeholder group. (Scan QR code to download the full report)



Today the role of brokers is both evolving and expanding. No longer just distribution channels for dental and vision insurance, they've become strategic consultants, plan designers, technology navigators, and benefits educators. In this landscape, brokers are expected to do more, guide more, and deliver more value to employers. And they're looking for partners, not just vendors, to help them do it.

This eBook highlights opportunities for carriers to deepen broker relationships and strengthen market positioning. Brokers are open to innovation, but they need partners who can help them adapt. We'll focus on the technical capabilities and strategic support carriers need to provide in order to be the partner brokers trust in this next phase.

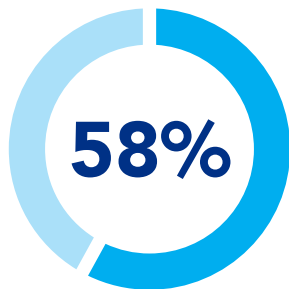


KEY FINDING #1:

ADVANCED DIGITAL CAPABILITIES MATTER TO BROKERS

Nine in ten brokers—dental and vision—say digital tools are an important component of carriers' support. Brokers are navigating a fragmented landscape: Just over half use both benefits administration platforms and carrier producer portals. They gravitate toward platforms that allow multi-carrier access while still valuing carrier-specific portals for speed and communication.

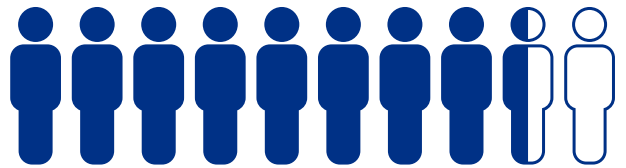
Brokers That Use Both Benefits Admin & Carrier-Supplied Portals



DENTAL BROKERS



VISION BROKERS



More than **8 IN 10 BROKERS** say **direct communication** with the carrier and **up-to-date plan** and **policy information** are the top advantages of carrier supplied producer portals.

Opportunities for Carriers:

SKYGEN helps carriers provide modern, data-rich digital tools to support brokers. In addition, SKYGEN has a dedicated regulatory compliance team and processes in place to proactively identify new or changed regulations to help our clients stay compliant with state and federal regulations.

SKYGEN's Broker Portal

- Real-time plan information, quoting support, and enrollment tracking to strengthen client relationships and streamline administration

SKYGEN's Dental & Vision Benefits Automation Solutions

- Real-time API data exchange between broker CRMs/benefits platforms and SKYGEN systems
- High levels of claims processing automation and service drive client satisfaction that can help carriers improve broker satisfaction

SKYGEN's Data Warehouse

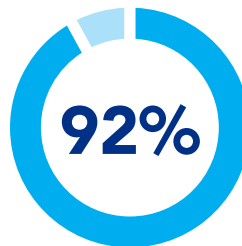
- Organizes and maintains member data
- Carriers can easily pull member data from the warehouse into their analytics tools to surface market and utilization insights, predictive risk signals, and ROI narratives they can provide to brokers to share with employers

KEY FINDING #2:

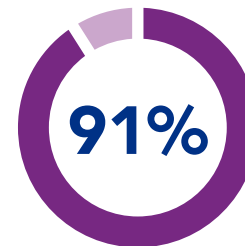
STRONGER PROVIDER NETWORKS CHANGE THE GAME FOR BROKERS

Carriers are in a competitive environment where digital capabilities, plan flexibility, and provider accessibility increasingly influence market share. While the actual rate of switching remains low—about two-thirds of brokers say less than 10% of their clients changed carriers in the past year—**brokers are open to change when it benefits their clients**. Stronger provider networks are the top reason for moving business.

Top Driver of Switching Carriers:
Stronger Provider Networks



DENTAL
BROKERS



VISION
BROKERS

“The Dental Hub makes it so easy to find eligibility and claims for multiple carriers. Love it!”

– Sarah, ABC Family Dental Basswood, Texas

“Reviewing EOBs is easy with Dental Hub.”

– Darlene, Little Smiles Pediatric Dentistry, New Jersey



Opportunities for Carriers:

SKYGEN provides data, strategies and tools that help carriers quickly build and maintain robust provider networks in order to make provider accessibility and network strength a focal point of their value proposition. For instance, SKYGEN’s Provider Data Management solution serves as a practical proof of network strength.

SKYGEN’s Provider Data Management & Provider Select Suite

- Improves directory accuracy
- Helps carriers highlight high-performing providers
- Directs members to quality care

SKYGEN’s Dental Hub

- Simplifies and speeds network-building and expansion
- Streamlines credentialing with automation
- Accelerates time from application to active participation

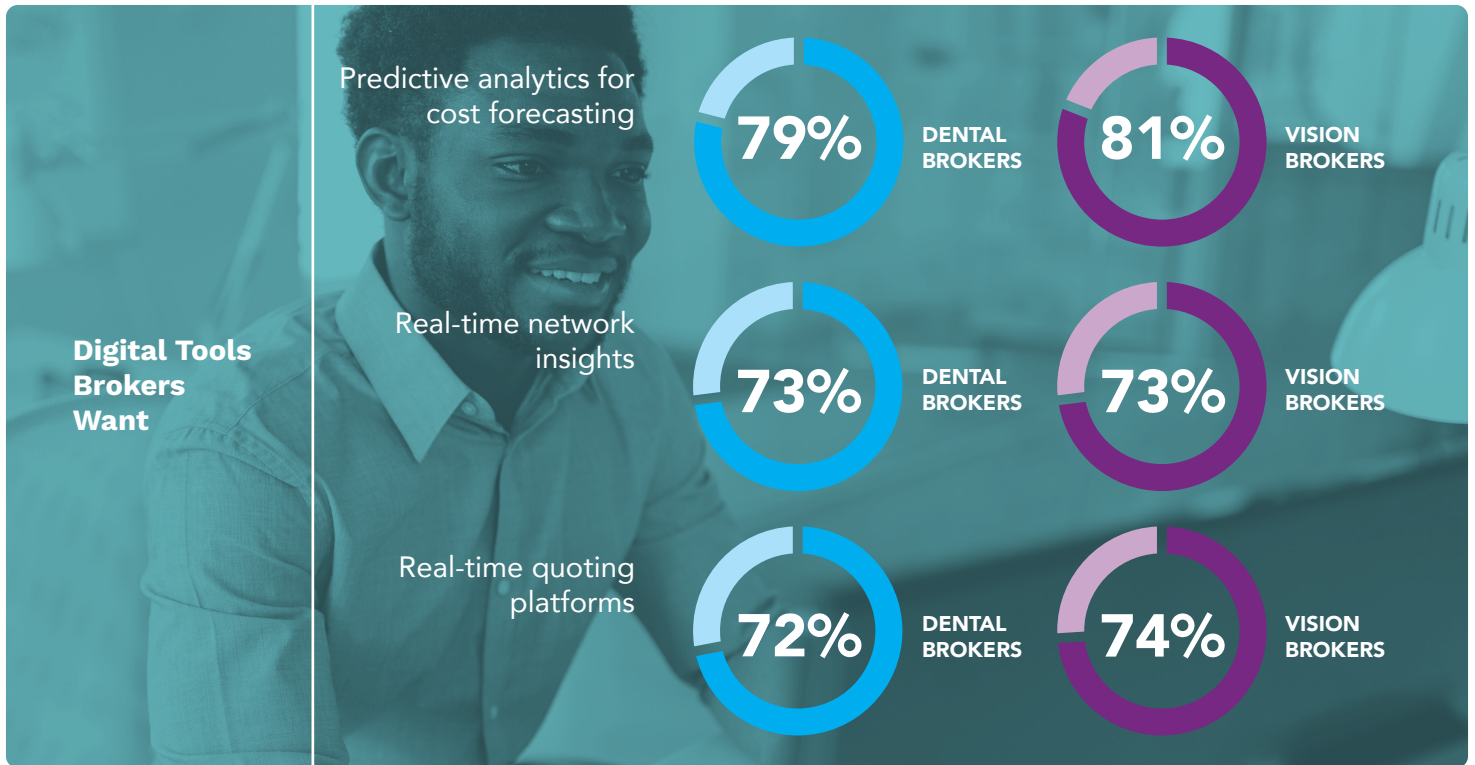
SKYGEN’s Broker Portal

- Real-time plan information, quoting support, and enrollment tracking to strengthen client relationships and streamline administration

KEY FINDING #3:

BROKERS URGE CARRIERS TO PROVIDE ANALYTICS & REAL-TIME INSIGHTS

Brokers are interested in true digital innovation—not legacy processes moved online. Smarter tools enable brokers to match plans to clients faster and with greater accuracy, strengthening their role as trusted advisors while showcasing carriers as forward-thinking partners.



Opportunities for Carriers:

SKYGEN gives carriers the capabilities to provide added value to brokers with digital enablement that helps them adapt and compete in the marketplace.

SKYGEN's Broker Portal

- Real-time plan information, quoting support, and enrollment tracking to strengthen client relationships and streamline administration

SKYGEN's Data Warehouse

- Organizes and maintains member data
- Carriers can easily pull member data from the warehouse into their analytics tools to surface market and utilization insights, predictive risk signals, and ROI narratives they can provide to brokers to share with employers

KEY FINDING #4:

BROKERS EXPECT VIRTUAL-FIRST MODELS TO RESHAPE THE INDUSTRY

Brokers see the benefits industry on the brink of major transformation—powered by technology, new funding models, and rising consumer expectations. **Over half of dental brokers (55%) predict telehealth expansion will be one of the biggest industry shifts ahead.**

Opportunities for Carriers:

SKYGEN delivers the technology carriers need to support brokers in a virtual-first future, including expanding support of telehealth. Virtual Visit Technology delivers key advantages for carriers, brokers and members by:

- Expanding access to care for members through seamless integration of virtual visits into dental benefit programs
- Enhancing member experiences through convenient, technology-enabled care options that align with modern expectations
- Helping brokers showcase telehealth as a strategic value-add for employers and members by providing the tools and resources brokers need



KEY FINDING #5:

BROKERS SAY DATA-DRIVEN PERSONALIZATION WILL TRANSFORM DENTAL & VISION BENEFITS

When asked what they see on the horizon, half (53%) of brokers say that more personalized plan offerings based on data will be high-impact innovations in the dental and vision industries. In open-ended feedback, brokers shared insights on personalization as an emerging disruptor they believe could reshape how dental and vision benefits are sold and managed:

“Use behavioral data for personalized premiums and incentives.”

– PULSE 2026 Broker

“Connect virtual consultations with online assessments and even personalized treatment plans.” – PULSE 2026 Broker

“Use data to spot employees with health risks and provide them with special wellness plans.” – PULSE 2026 Broker

Opportunities for Carriers:

SKYGEN delivers the flexibility carriers need to support brokers interested in driving personalized benefit innovation. For instance, with SKYGEN’s Dental & Vision Benefits Automation Solutions, carriers can easily add and manage new or experimental benefits such as advanced or specialized screenings for oral and vision health. Carriers gain agility in tailoring plans to serve targeted populations, to better compete based on specific market needs, and to meet evolving member needs.

SKYGEN’s Dental & Vision Benefits Automation Solutions

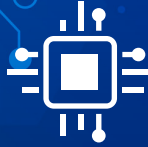
- Easily manage conditional benefit plans that automatically adjust benefits at the member level based on diagnosis, place of service, or state-specific requirements
- Integrate tailored wellness programs with customizable conditions, such as frequency-of-use limits.

SKYGEN’s Enhanced Benefits Management Program

- Optimizes benefit design and reimbursement strategies, helping carriers align offerings with patient and provider needs while ensuring essential preventive care is supported

SKYGEN’s Provider Select Suite

- Recognizes and rewards providers who adopt advanced screening technologies and deliver high-quality care or improved outcomes
- Enables carriers to incentivize and support provider adoption of advanced diagnostics



SKYGEN HELPS YOU DEEPEN BROKER RELATIONSHIPS AND STRENGTHEN MARKET POSITION

SKYGEN helps carriers become a trusted partner to brokers facilitating streamlined, automated interactions that simplify administrative processes and support better client experiences. Through our Software-as-a-Service (SaaS) benefits automation platform, carriers can tailor dental and vision plans to include specific preventive care services. Our platform integrates value-based care, incentive benefits, and various tools aimed at enhancing access to care, improving overall health outcomes, reducing the cost of care, and recognizing high-performing providers. Additionally, our Third-Party Administrator (TPA) services cater to a broad spectrum of needs, enabling carriers to outsource plan administration comprehensively.





SKYGEN IS A LEADING SUPPLIER OF TECHNOLOGY SOLUTIONS TO THE **DENTAL & VISION BENEFITS MARKETPLACE**



Approaching 50 million
lives on the platform with
40+ commercial and
government carriers



SKYGEN's solutions serve
in all 50 states, plus the
District of Columbia and
Puerto Rico



60K providers using
SKYGEN Dental Hub
in all 50 states



Ready to learn more about ways carriers can strengthen
broker relationships and improve market position? You
can download the entire PULSE 2026 Report at
no cost here. Simply scan the QR code.



Contact us
to set up a conversation or walk through a
demonstration of SKYGEN's dental & vision solutions.



About SKYGEN

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare carriers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations, and serves nearly 50 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit **SKYGENUSA.com**.



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