

From Ideas to Execution:

BUILDING THE FUTURE OF DENTAL & VISION BENEFITS



**What payers say they need next
and how to turn those priorities
into progress**



SKYGEN®



IDEAS DEFINE THE FUTURE. EXECUTION DETERMINES WHO GETS THERE.

What do dental and vision payers need to succeed in the years ahead?

The [2027 SKYGEN Pulse Report](#), based on a survey of 300 dental and vision payers, provides a clear view into the priorities, pressures, and opportunities shaping the market.

The findings point to several themes that consistently rise to the top: simplifying administration, strengthening provider relationships, managing cost and utilization, improving member engagement and access, and modernizing operations with technology that delivers practical value.

The direction is clear. Execution is harder.

These priorities are closely connected. Reducing provider friction can strengthen networks. Better data can improve decisions and experiences. Smarter benefit design can encourage preventive care. More effective technology can reduce administrative burden and help organizations operate more efficiently.

Turning those ideas into measurable progress takes more than strategy alone. It takes the right combination of technology, specialty expertise, data, and operational support.

That's where SKYGEN comes in.

In the pages ahead, we'll highlight some of the most compelling findings from the 2027 Pulse Report and explore how SKYGEN can help payers move from intention to action and build stronger dental and vision programs for what comes next.





REDUCE FRICTION.
STRENGTHEN
PROVIDER
RELATIONSHIPS.

Payers increasingly recognize that provider satisfaction depends on more than reimbursement. Ease of doing business matters, and administrative complexity can weaken provider relationships and network stability.

The 2027 SKYGEN Pulse Report found that dental and vision payers identify administrative simplicity as a primary driver of provider satisfaction.

41% DENTAL | 46% VISION

Payers say simplifying administrative requirements is necessary to stay competitive.

-2027 SKYGEN Pulse Report

But simplification is not a single initiative. Friction can appear throughout the provider journey, from credentialing and data maintenance to claims, authorizations, benefit verification, payment, and everyday communication.

That means meaningful improvement requires more than digitizing individual tasks. It requires creating a more connected experience.

From Idea to Execution

SKYGEN helps payers reduce administrative burden across the provider lifecycle with outcome-driven technology and services built for dental and vision benefits.

Create Streamlined Provider Experiences

- SKYGEN Dental Hub brings key dental workflows together in one platform, helping simplify revenue cycle activities, credentialing, provider directories, and communications. By replacing fragmented processes with more integrated workflows, payers can reduce administrative effort while making it easier for providers to work with their plans.

“SKYGEN’s Dental Hub is truly amazing! After nearly a decade in the credentialing field, I’ve never seen a solution that delivers this level of efficiency and positive impact for our business...”

-Joelle, Credentialing Manager, The Smilist

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- SKYGEN Provider Data Management solutions help payers maintain more accurate, current provider information through self-service capabilities, automation, and streamlined workflows. Better provider data supports more efficient operations, stronger provider relationships, improved member experiences, and reduced administrative costs.
 - For vision payers, SKYGEN's Provider Portal for vision supports the specialized workflows providers manage every day, from credentialing and eligibility verification to authorizations, claims, orders, and payment information within a configurable digital experience.

Reduce Unnecessary Authorization Burden

Prior authorization is another clear area of focus, with 36% of dental payers and 39% of vision payers investing in efforts to reduce authorization requirements.

SKYGEN has helped clients go even further. For one large national vision payer, SKYGEN eliminated prior authorization entirely, removing a significant source of administrative friction for providers and members.

- SKYGEN's Gold Card Program helps dental payers reduce that burden for consistently high-performing providers by exempting qualified providers from certain prior authorization requirements while maintaining ongoing oversight. The result is less administrative friction, faster access to care, and a stronger provider experience.

The Takeaway: Simplification Is a Competitive Advantage

SKYGEN Solutions remove the friction that gets in the way of stronger provider relationships, simplifying administration, supporting healthier networks, and improving the experience for members.



The background of the image features several chess pieces, including a king, queen, and pawns, rendered in a wireframe style. These pieces are set against a dark blue background with a subtle grid pattern and some glowing, out-of-focus light spots, creating a high-tech or digital aesthetic.

DRIVE SAVINGS
WITH SMARTER,
PROACTIVE
STRATEGIES.

Dental and vision payers are under growing pressure to manage costs, utilization, and operational risk without compromising access, quality, or provider relationships.

The 2027 SKYGEN Pulse Report shows that payers are responding with more proactive strategies. Payers are moving toward more data-driven approaches to cost and utilization management. They are using analytics to spot trends earlier, strengthen fraud, waste, and abuse detection, expand utilization management, and explore value-based reimbursement strategies.

52% DENTAL | 61% VISION

Payers are using analytics to strengthen cost containment.

-2027 SKYGEN Pulse Report

But better cost management requires more than identifying problems after they happen. Payers need to understand how utilization, provider behavior, reimbursement, access, and benefit design work together and where targeted action can have the greatest impact.

From Idea to Execution

SKYGEN's Solutions help payers turn program data into actionable insight, strengthen oversight, and support smarter decisions across cost, quality, utilization, and provider performance.

See the Bigger Picture

- **SKYGEN Enhanced Benefits Management (EBM)** combines specialty-focused analytics, clinical expertise, and targeted provider engagement to help payers understand how their programs are performing and where improvement opportunities exist.

From Insight to Impact

SKYGEN Enhanced Benefits Management has helped large health plans turn analytics into measurable cost-of-care improvements—without losing sight of provider relationships or member access.

The result: One large health plan reduced dental benefit costs by nearly \$3 per member per month, generating \$62 million in savings over two years, while maintaining strong provider satisfaction and access to care. A separate national Medicaid MCO reduced its PMPM cost of dental care by 6%, producing \$20.7 million in savings over three years while maintaining strong provider satisfaction and market-leading member engagement.

EBM goes beyond identifying outliers or potential fraud, waste, and abuse. It helps payers evaluate market and network performance, utilization, reimbursement strategy, benefit design, and provider behavior, creating a clearer path from insight to action.

Align Performance with Quality

As payers explore value-based reimbursement, SKYGEN Solutions can help connect provider performance with quality-focused strategies.

- **The SKYGEN NICE Program** is a value-based approach designed to encourage appropriate care and stronger clinical performance.
- **Provider Select Suite** gives payers a configurable way to measure and reward provider performance based on the goals that matter most, from quality and cost to network stability. Using configurable benchmarks, payers can identify top performers, support incentive strategies, and strengthen performance in priority markets.

Manage Risk with Confidence

Operational risk extends beyond utilization and cost. Payers are also navigating increasingly complex security, privacy, compliance, and data requirements.

SKYGEN supports clients with a disciplined approach to security, backed by independent validation including HITRUST, SOC 1 Type 2, SOC 2 Type 2, URAC, and NCQA accreditations and certifications.

SKYGEN also takes a proactive approach to regulatory compliance, monitoring legislative and regulatory changes, translating them into clear guidance, and helping internal teams and clients prepare before new requirements take effect.

This early-warning approach helps clients reduce disruption, adapt processes more effectively, and stay audit-ready as requirements evolve.

The Takeaway: Better Visibility. Smarter Action

SKYGEN Solutions help payers see what is driving performance, identify where change is needed, and act with greater precision, supporting stronger cost management, quality, and program integrity.

A close-up photograph of a man and a young girl. The man, on the right, has a beard and is smiling warmly. The girl, on the left, has her hair in braids and is also smiling. They are embracing each other. The entire image is covered with a semi-transparent purple filter. Overlaid on this is the text 'SIMPLIFY THE PATH TO CARE AND BUILD MEMBER CONFIDENCE' in a white, sans-serif font, centered horizontally and vertically.

SIMPLIFY THE
PATH TO CARE AND
BUILD MEMBER
CONFIDENCE

Member engagement has become a strategic priority for dental and vision payers. The goal is not simply to communicate more; it is to help members understand their benefits, navigate care, make better decisions, and use the services that can improve outcomes and reduce avoidable costs.

62% DENTAL | 58% VISION

Payers identify member engagement as a top strategic focus.

-2027 SKYGEN Pulse Report

The challenge is friction. Confusing benefits, low awareness, limited trust, fragmented tools, and difficulty accessing care can all keep members from taking action even when the right benefit is available.

From Idea to Execution

SKYGEN Solutions help make benefits easier to understand, easier to use, and easier to act on. By giving members clearer information, better access to care, more relevant benefits, and greater cost transparency, payers can turn engagement into meaningful action across the member journey.

Help Members Understand and Navigate Their Benefits

- The SKYGEN Member Portal gives members 24/7 access to key plan information, including eligibility, benefits, claims, and cost-sharing details. Its flexible experience also allows payers to provide educational materials, plan resources, and other information that can help members better understand their coverage and make informed decisions.
- The Member Mobile App puts key tools directly in members' hands, including digital ID cards, benefit information, provider search, messaging, and surveys, making it easier to stay informed and take action wherever they are. Vision members can also access prescription information and conveniently order products such as contact lenses directly through the app.



Connect Members to the Right Care

- Find-A-Provider makes it easier for members to move from searching to scheduling by helping them quickly identify in-network providers based on location, specialty, availability, and other relevant criteria, reducing confusion and helping members connect to care with greater confidence.
- Provider Select Suite builds on traditional provider search by incorporating performance and quality insights behind the scenes, helping guide members toward higher-value care options.
- For members who need more active support, the Emergency Room Diversion Program identifies members using emergency departments for non-emergent dental needs and provides timely outreach to help connect them with more appropriate care, establish a dental home, and encourage better long-term care habits.
- SKYGEN's Virtual Visit solution gives members another pathway to care through virtual guidance, triage, education, referrals, and follow-up, helping overcome barriers such as distance, transportation, or limited local access.

Effortlessly Make Member Benefits Work Harder

Payers see benefit design as one of their strongest tools for encouraging preventive care.

- The SKYGEN Conditional Benefits Engine automatically connects member-specific criteria to enhanced benefits, helping plans deliver more targeted coverage that supports earlier intervention and preventive care. Once configured, the process is touchless, with benefits applied automatically, giving members more relevant coverage without adding manual work for payer teams.
- The Enterprise System can also help payers automate more complex benefit strategies, including incentive-based benefits for Medicare Advantage and commercial plans, dual-eligible benefit designs, and state-mandated benefit changes. Configurable automation helps plans implement these changes efficiently while reducing manual effort and operational disruption.

Reduce Financial Uncertainty

- Smart Treatment Plans within the Dental Hub apply actual adjudication rules to a treatment plan before a claim is submitted, giving providers more precise coverage and payment information to share with members at the point of care. Greater cost clarity can reduce surprises and help build trust.

The Takeaway: Better Engagement Starts with Simpler Experiences

SKYGEN Solutions simplify the member journey with clearer information, easier access to care, more relevant benefits, and greater cost transparency, helping members navigate their coverage with confidence while giving payers a more connected, responsive way to engage them.



THE RIGHT
TECHNOLOGY.
THE RIGHT
SUPPORT.

Payers are investing in technology and outside expertise to improve how dental and vision benefits are administered. But the goal is not technology for technology's sake. The real priorities are practical: improve efficiency, reduce administrative burden, adapt faster, strengthen business performance, and create better experiences for members and providers.

47.9% DENTAL | 53.2% VISION

Payers cite increasing operational efficiency as a primary driver of advanced technology and AI investment.

-2027 SKYGEN Pulse Report

The challenge is that every payer starts from a different place. Some want to outsource administration. Others want technology that gives their own teams greater control. Some need a blend of both.

From Idea to Execution

SKYGEN gives payers flexibility in how they modernize, combining specialty expertise, technology, and services in a model that can align with current needs and evolve over time.

Put Specialty Expertise to Work

- **SKYGEN TPA Services** bring together dental and vision expertise with technology-enabled administration across areas such as claims and authorizations, customer and member services, provider experience, network management, billing, reporting, and analytics. For payers that want SKYGEN to manage all or significant portions of their program, this model provides experienced operational support backed by technology designed specifically for specialty benefits.

Modernize with an Outcome-Driven Platform

SKYGEN Enterprise System™ is a configurable SaaS platform built to support end-to-end dental and vision benefits administration across government and commercial markets.

The platform brings together core functions such as plan configuration, enrollment, provider network management, claims processing, analytics, and stakeholder engagement—helping payers simplify operations, adapt to changing business and regulatory needs, and strengthen overall business performance.

“It’s safe to say we hit our targets for automated claims processing, provider network management and call center savings with SKYGEN. In some cases, we’ve been able to overdeliver on cost savings, turnaround times and the stability of the provider experience.”

-Senior Vice President, Fortune 500 Healthcare Insurer

Find the Right Operating Model

Modernization does not have to be all-or-nothing.

- **With SKYGEN’s flexible TPA-to-SaaS model**, payers can choose the level of support that works for their organization, from fully managed administration to shared responsibilities to operating independently on SKYGEN technology.

Choose the Operating Model That Fits Your Organization

From fully outsourced administration to self-managed technology and every combination in between.



Just as importantly, that model can change over time. A payer may begin with more administrative support and gradually assume greater responsibility as its capabilities, priorities, strategy, or growth needs evolve.

Technology for What's Next

The future of benefits administration will become increasingly connected, automated, and intelligent. SKYGEN continues to invest in capabilities designed to help payers connect systems and data more effectively, reduce manual work, improve access to information, and create more efficient experiences across the enterprise.

SKYGEN's approach to AI follows the same principle: intelligence should support the workflows people already use. By embedding AI, automation, analytics, and intelligent assistance into benefit administration experiences, SKYGEN is working toward a future where technology helps simplify work, surface useful information, and support faster, better-informed decisions.

The Takeaway: Flexibility Makes Modernization More Practical

SKYGEN Solutions give payers the technology, specialty expertise, and operational flexibility to move forward in the way that works best for their organization today and as their needs evolve.





THE FUTURE
BELONGS TO PAYERS
THAT CAN EXECUTE

The 2027 SKYGEN Pulse Report makes one thing clear: dental and vision payers know where they need to go.

They want simpler administration, stronger provider relationships, better cost and utilization management, more meaningful member engagement, smarter benefit design, and technology that helps them operate more efficiently.

The opportunity is clear. The differentiator is execution.

SKYGEN Solutions bring together specialty expertise, technology, data, and flexible operating models to help payers turn priorities into progress, improving how programs perform today while building for what comes next.

Turn Your Priorities into Reality

Whether you need to modernize administration, strengthen provider performance, improve member experiences, manage costs, or rethink how your program operates, SKYGEN can help you move from idea to execution.

Learn more at **[SKYGENUSA.com](https://www.skygenusa.com)**.



About SKYGEN

SKYGEN transforms dental and vision benefits management and administration with flexible technology and services that connect and change lives for the better. Through partnerships with payers, providers and government agencies, SKYGEN helps its customers navigate dental and vision benefits management and administration. With its portfolio of third-party administration (TPA), intelligent Software as a Service (SaaS) automation, marketplace connectivity, risk management solutions and above-and-beyond services like Enhanced Benefits Management (EBM), Provider Select Suite platforms, mobile apps and portals, SKYGEN serves nearly 50 million members across all 50 states, more than 40 government and commercial insurers and processes 3 million claims monthly. For more information, please visit [SKYGENUSA.com](https://www.skygenusa.com).

