

**HEALTH SERVICE SYSTEM
Vendor Report Card**

Delta Dental of California
July 27, 2006
Period Evaluated: July 1, 2005 – June 30, 20056

COMPOSITE RATINGS

Criterion	Composite Rating	Rating Standards
<i>A. Quality and Value</i>		
1. Overall NCQA Rating	N/A	1. “Denied” or not accredited 2. “Provisional” 3. “Accredited” 4. “Commendable” 5. “Excellent”
2. Quality of written communication materials	2	1 - Consistently incomplete, confusing and unattractive. 2 - Significant problems in quality, but usually of a good quality of content, clarity, attractiveness and accessibility to diverse members. 3 - Rarely compelling, and some unevenness in quality, but usually of a good quality of content, clarity, attractiveness and accessibility to diverse members. 4 - Sometimes compelling, but always of a high quality of content, clarity, attractiveness and accessibility to diverse members. 5 - Consistently compelling: outstanding content, clarity, attractiveness and accessibility to diverse members.
3. Quality of website	3.5	Same as item 2 above.
4. Members’ view of access to health care services	3.8	1 - Consistently long waits to see providers; most providers not accepting new patients; extremely difficult to access specialists. 2 - Often long waits to see providers, with some exceptions; many providers not accepting new patients; some difficulty in accessing specialists. 3 - Occasional long waits to see providers, but most waits are reasonable; some providers not accepting new patients; occasional difficulty accessing specialists. 4 - Almost all waits to see providers are reasonable, with infrequent exceptions; most providers are accepting new patients; infrequent difficulty accessing specialists. 5 - Waits to see providers are consistently short; rarely is a provider not accepting new patients; rarely any difficulty in accessing specialists.
5. Members’ view of provider quality	4.5	Use any number from 1 to 5, where 1 is the worst provider quality and 5 is the best provider quality to rate the overall quality of the provider(s) accessed through the vendor's plan. Please include supporting comments for your rating.
6. Members’ view of vendor’s customer service	4.5	Use any number from 1 to 5, where 1 is the worst customer service and 5 is the best customer service to rate the overall quality of the

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		customer service received through the vendor's plan. Please include supporting comments for your rating.
7. Overall quality of service to members	4.3	Use any number from 1 to 5, where 1 is the worst quality of both care and service and 5 is the best quality of care and service to rate the overall quality of the care and service provided through the vendor's plan. Please include supporting comments for your rating.
8. Overall value delivered	4.4	Use any number from 1 to 5, where 1 is the worst ratio of cost to quality and 5 is the best ratio of cost to quality to rate the overall value provided by the vendor's plan. Please include supporting comments for your rating.
<i>B. Responsiveness to HSS Needs and Concerns</i>		
1. Attendance and level of participation at relevant Health Service Board meetings	4.3	Use any number from 1 to 5, where 1 is the worst level of attendance and participation and 5 is the best level of attendance and participation to rate the overall attendance and participation of the vendor's plan representative(s). Please include supporting comments for your rating.
2. Responsiveness and flexibility in interactions with Board	4.5	Use any number from 1 to 5, where 1 is the worst level of responsiveness and flexibility and 5 is the best level of responsiveness and flexibility to rate the overall responsiveness and flexibility of the vendor's plan representative(s). Please include supporting comments for your rating.
3. Responsiveness and flexibility in interactions with HSS Staff	4.5	Use any number from 1 to 5, where 1 is the worst level of responsiveness and flexibility and 5 is the best level of responsiveness and flexibility to rate the overall responsiveness and flexibility of the vendor's plan representative(s). Please include supporting comments for your rating.
<i>C. Contracting and Performance Guarantees</i>		
1. Written contract in place?	1	1 – Written contract executed and delivered more than 90 days after effective date. 2 – Written contract executed and delivered within 90 days after effective date. 3 – Written contract executed and delivered within 60 days after effective date. 4 – Written contract executed and delivered within 30 days after effective date. 5 – Written contract executed and delivered prior to effective date.

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2. Adherence to City's social policy legislation	4	1 – Contract omits more than two requested provisions. 2 – Contract omits two requested provisions. 3 – Contract omits one requested provision. 4 – Contract includes all requested provision with minor modifications. 5 – Contract includes all requested provisions without modification.
3. Inclusion of performance guarantees	3	1 – Contract contains no performance guarantees. 2 – Contract contains performance guarantees, but none includes monetary penalties. 3 – Contract contains performance guarantees, but more than one does not include monetary penalties. 4 – Contract contains performance guarantees, but one does not include monetary penalties. 5 – Contract contains performance guarantees with monetary penalties attached to each guarantee.
4. Comprehensiveness and sufficiency of performance guarantees	4	Use any number from 1 to 5, where 1 is the worst level of comprehensiveness (i.e., omits major components of vendor's contractual performance requirements) and 5 is the best level of comprehensiveness (i.e., includes all major components of vendor's contractual performance requirements).
5. Adherence to performance guarantees	3	1 – Failed to reach three or more of the guaranteed performance levels specified below. 2 – Failed to reach two of the guaranteed performance levels specified below. 3 – Failed to reach one of the guaranteed performance levels specified below. 4 – Exceeded or reached all guaranteed performance levels specified below. 5 – Exceeded all guaranteed performance levels specified below.
<ul style="list-style-type: none"> • 85% of claims paid within 15 calendar days 	4	Standard met.
<ul style="list-style-type: none"> • Financial accuracy will be at least 99% 	3	Standard not met.
<ul style="list-style-type: none"> • Payment accuracy will be at least 97% 	4	Standard met.

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<ul style="list-style-type: none"> 80% of calls answered within 30 seconds 		Standard met.
<ul style="list-style-type: none"> 90% of telephone inquiries resolved on the first call 		Standard met.
<ul style="list-style-type: none"> Written inquiries responded to within an average of seven days of receipt 		Standard met.
<ul style="list-style-type: none"> 95% of calls answered before abandonment 		Standard met.
<ul style="list-style-type: none"> Delta will guarantee maintenance of contracts with Delta dentists, which include pre-negotiated fees, no balance billing to patients, and adherence to Delta's claims adjudication policies. 		Standard met.
<ul style="list-style-type: none"> Delta will provide Income/Cost Experience and other reports as agreed upon within 30 days from the close of the established reporting period. 		Standard met.
<ul style="list-style-type: none"> Patient satisfaction, as measured by a survey distributed to a random sampling of Delta enrollees will be 85%. 		Standard met.

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6. Prompt reporting and payment for breaches of performance guarantees	3	1 – Vendor failed to report performance or pay any applicable penalties within 30 days of applicable due dates under contract. 2 – Vendor reported performance and paid any applicable penalties within 30 days of applicable due dates under contract. 3 – Vendor reported performance and paid any applicable penalties within 15 days of applicable due dates under contract. 4 – Vendor reported performance and paid any applicable penalties within five days of applicable due dates under contract. 5 – Vendor reported performance and paid any applicable penalties on or prior to applicable due dates under contract.

Rating Panel Participants (Individual Ratings and Comments Follow Below):

Vendor Self-Rating:	Mike Thelen, Delta Dental of California
HSS Operations Staff:	Tess Navarro, Chief Financial Officer
HSS Finance Staff:	Jeffrey Hildebrant, Assistant Director
Active Member:	Richard Isen, DTIS
Retired Member:	Gerry Meister
HS Board Member	Claire Zvanski, Commissioner

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INDIVIDUAL PANELIST RATINGS AND COMMENTS

Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Retired Member	Board Member	Overall Rating
<i>A. Quality and Value</i>							
1. Overall NCQA Rating							N/A
2. Quality of written communication materials	<p>4</p> <p>Delta Dental provides Evidence Of Coverages (SPDs), Benefit Highlight Sheets and other enrollee materials that are clearly written and program-specific. In 2005, 95% of respondents to the corporate-wide patient satisfaction survey indicated satisfaction with the clarity of written materials. Delta Dental also enhanced Notice of Payment information during 2005 to facilitate communications to members.</p>	<p>3</p> <p>Materials are informative and comprehensive but lack a look and feel that attracts attention or interest that might set them apart from "typical" insurance documents.</p>	<p>4</p> <p>No comments.</p>	<p>3</p> <p>Suggest more proactive communication by sending out a newsletter, directory of services and benefits.</p>	<p>3</p> <p>Need more visibility for retired members, many of whom are not currently members and can't see the advantage.</p>	<p>2</p> <p>No comments.</p>	3.2

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3. Quality of website	4 Delta Dental's website operates 24/7 and is useful for HR staff and enrollees. Enrollees can look up their eligibility, status of claims, locate dentists, obtain maps and link to dental-health related sites.	4 The website contains a lot of useful information and tools. It allows a member to check claims status and payments, find a dentist or verify available benefits. A CCSF-specific web page and more direct navigation would increase the rating to a 5.	4 No comments.	3 Suggest a San Francisco portal geared toward SF employee/members	4 Definitely needs an HSS customized portal, especially for retirees.	2 No comments.	3.5
4. Members' view of access to health care services				4 Services are only as good as the dentist. Delta's focus should be on signing up more dentist members and supporting them. I wasn't aware of the second opinion option for certain procedures.	3.5 Depends on whether they're current members. Current members seem satisfied. Many non-members would like to see changes in services offered (e.g., more cleanings covered).		3.8

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5. Members' view of provider quality				5 I could only find one person who had a problem.	4 No complaints to me from retirees.		4.5
6. Member's view of vendor's customer service				5 Also good. Dentists' administrative staff seems to take care of all services.	4 No complaints to me from retirees.		4.5

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7. Overall quality of service to members	<p>5</p> <p>The results of the corporate-wide 2005 Patient Satisfaction survey showed that 99% of respondents were satisfied with the quality of care they received from Delta Dental dentists.</p> <p>During 2005, Delta Dental received, reviewed, and resolved 27 quality of care grievances for your active enrollees of Group 09502. This represents less than .001% of the total claims processed of 150,039. In addition, Delta Dental received, reviewed, and resolved 5 quality of care grievances for your retirees' group number 01673. This also</p>	<p>4</p> <p>Few members communicate negative issues with respect to their Delta Dental coverage. Delta is responsive to member issues and timely in their follow-up and resolution.</p>	<p>5</p> <p>Service is satisfactory. The family has been with the same dentist for 24 years and been in the same plan since available.</p>	<p>4</p> <p>Excellent as long as the individual dentist is a member and his administrative staff is well trained in processing.</p>	<p>4</p> <p>Again, from the retiree perspective.</p>	<p>4</p> <p>Quality appears to be high and number of grievances and complaints appear to be low. However, I would like to see stats specific to our population/membership. I'm leaving room for improvement, just in case.</p>	4.3

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Criterion	Vendor's Self-Rating	HSS Operations Staff	HSS Finance Staff	Active Member	Retired Member	Board Member	Overall Rating
	<p>represents less than .001% of the total claims processed of 32,315.</p> <p>Delta Dental also has a mechanism in place to refer patients to a regional consultant when quality of care issues occur to quickly identify and resolve such issues.</p> <p>During 2005, Delta Dental received, reviewed, and resolved 27 quality of care grievances for your active enrollees of Group 09502. This represents less than .001% of the total claims processed of 150,039. In addition, Delta Dental received, reviewed, and resolved 5 quality of care grievances for your retirees' group number</p>						

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	<p>01673. This also represents less than .001% of the total claims processed of 32,315.</p> <p>Delta Dental also has a mechanism in place to refer patients to a regional consultant when quality of care issues occur to quickly identify and resolve such issues.</p>						

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8. Overall value delivered	<p>5 Delta Dental just renewed the HSS plan with no increase in administrative fees for the active enrollee groups; the increase for the prior two-year renewal was held to 1.1%. The current increase for retired participants was 8.8% for two years, which is below industry-wide trend. Retirees had no increase in their plan premiums for the previous five years. We believe that Delta Dental's unique cost-containment measures are a consistently demonstrated value that we deliver to our clients. The 2005 Delta Dental network savings</p>	<p>4 Delta delivers a comprehensive network of providers, 24/7 access information and excellent customer service. Improvements in communications, both written and customized online options, would increase this rating to a 5.</p>	<p>5 Rate increases are reasonably staggered.</p>	<p>5 For an active member, services are easy to use.</p>	<p>3 See #4—coverage is not perceived as being valuable.</p>	<p>4.5 Despite room for improvement, members are consistent in their statements that "Delta is the best." Keeping rates consistent and affordable is significant.</p>	<p>4.4</p>

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	<p>unique to the Health Service System was \$7,057,482 or 15.04% of the submitted claim dollars.</p> <p>Features that are uniquely ours are the PPO <i>safety net</i> that is inherent in every Delta Dental PPO plan and our cost containment provisions written into our dentist contracts. Because all of our networks offer protections from balance-billing and unbundling of services, when the PPO enrollee does not use a PPO dentist he/she still receives protections and cost savings through our Premier network of dentists available to City and County enrollees. Only</p>						

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	when a dentist who is not a Delta Dental dentist is used are there no guarantees of managed cost and protections from balance billing. Currently 94.7% of the Health Service System employees are visiting dentists in one of our two dental networks						
<i>B. Responsiveness to HSS Needs and Concerns</i>							
1. Attendance and level of participation at relevant Health Service Board meetings	4 Delta Dental representatives attend most of the HSS board meetings whether or not dental program items are on the agenda.					4.5 RARELY have we not seen someone from Delta at our Board meetings. Attention to this account is admirable.	4.3

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2. Responsiveness and flexibility in interactions with Board	4 When possible, often following HSS meetings, Delta Dental representatives make personal contact with HSS staff and board members to make sure that all concerns and issues are fully addressed. Additionally, Delta Dental has worked throughout the year with Board members on the resolution of specific claim issues.					5 Reps come forward after most meetings to say "hello" to Board members just so we know they were there and paying attention. It's reassuring.	4.5
3. Responsiveness and flexibility in interactions with HSS Staff	4.5 Delta Dental uses a team approach to assure optimum service to HSS. HSS can reach the team by email, phone and personal contact ensuring	5 Responsive and timely follow-up are the standards at Delta. HSS staff can depend on a quick resolution to any member issue.	4 Vendor was adequately responsive to Fiscal Unit staff inquires related to invoices and payments.				4.5

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	swift responses to HSS' questions. Assignment to the <i>Golden Gate</i> Client Services Team assures that the administrative needs of the City and County HSS staff are understood and met at all times.						
<i>C. Contracting and Performance Guarantees</i>							
1. Written contract in place?							1
2. Adherence to City's social policy legislation							4
3. Inclusion of performance guarantees							3
4. Comprehensiveness and sufficiency of performance guarantees	3 Delta Dental met or exceeded all claims processing turnaround times, processing accuracy, customer service and reporting guarantees during	5 Performance guarantees are comprehensive and adequately cover the range of services provided to CCSF and its enrolled members.	4 No comments.				4

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	2005. The claims processing financial accuracy goal was not met during HSS's last contract period.						
5. Adherence to performance guarantees							3
6. Prompt reporting and payment for breaches of performance guarantees							3

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ADDITIONAL COMMENTS OF INDIVIDUAL PANELISTS

None.

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ADDITIONAL COMMENTS OF FULL HEALTH SERVICE BOARD

None.