



## Northeast Delta Dental

From left: Courtney Morin, VP, actuarial & underwriting; Tom Raffio, president and CEO; and Connie Roy-Czyzowski, VP, HR

**N**ortheast Delta Dental was ready for COVID-19. The insurance firm had a disaster plan that included how to respond to a pandemic, and that plan allowed the Concord-based company to turn around quickly.

Northeast Delta Dental, which operates in NH, Maine and Vermont, spent \$27 million in 2020 on COVID relief efforts, including \$18.8 million to allow customers to take a holiday from premiums. They also granted \$4.3 million helping dental providers, provided \$700,000 in relief payments in lieu of commissions to insurance brokers, and spent \$2.7 million purchasing masks for dentists to have on hand. Those efforts allowed dentists offices to remain open and small businesses to keep their dental insurance for employees, says Tom Raffio, president and CEO.

In addition, the Northeast Delta Dental Foundation awarded grants of more than \$400,000 to oral health programs last year and \$100,000 to other nonprofits. “We were financially strong,” Raffio says. “It was our responsibility to give the community flexibility to use those dollars as they saw fit.” The 59-year-old organization did not let the pandemic interfere with its mission, and its 180 employees rallied to serve customers and the community. “We are all trained in servant leadership. We’re willing to roll up our sleeves and put in extraordinary hours,” he says.

During the pandemic, the nonprofit also eliminated dental insurance waiting periods for children, offered a new free discount

hearing care program and made enhancements to its dental benefits program for small groups. Also in 2020, Northeast Delta Dental invested \$445,000 in scholarship, dental loan repayment and dental residency programs to encourage more dental students and professionals to practice in underserved communities in Northern New England.

Additionally, Northeast Delta Dental invested \$120,000 for onsite dentistry at Boys and Girl Clubs and Spaulding Youth Center to bring dentistry to those in need who had no access to dentists. The company has also focused on issues of diversity, equity and inclusion (DEI) by examining disparities in DEI oral health disparities through research and listening to community members, Raffio says.

While the company has always maintained a commitment to excellence, Raffio, who was named Business Leader of the Decade in 2010, has grown the company from 300,000 people in Maine, NH and Vermont in 1995 to nearly 940,000 people today. And revenue has grown from \$57 million in 1995 when Raffio became CEO to over \$344 million in 2020.

That growth shows no signs of stopping. Raffio says claims are back to pre-pandemic levels. He adds the goal is to cover one million clients across Northern New England by 2023. And the foundation increased its philanthropic giving for 2021. “It’s a blessing we can do this,” Raffio says of giving to the community. ■

