

Preventive Care is the Best Dental Option

by Karen Gustin, LLIF, Ameritas Group, Lincoln, Nebraska



We're Ameritas. We're for people.®

A Division of Ameritas Life Insurance Corp.
A UNIFI Company

“An ounce of prevention is worth a pound of cure,” is a familiar idiom coined by Benjamin Franklin encouraging people to take the necessary steps to avoid problems instead of finding a solution to fix them once they occur.

This saying applies to many areas of life, and it is especially pertinent today to dental insurance. Dental is still one of the most-preferred benefits by employees across the U.S., providing excellent opportunities for producers to communicate with employers the value of quality dental benefits for effective employee recruitment and retention.

Considering the following seven reasons for employers to offer dental benefits:

1. Economic Concerns Should Not = Reduced Care. When economic times get tough, people often experience more stress and focus on things that seem the most urgent. Investing time and money in preventive dental care may seem unnecessary when not experiencing oral health concerns or pain. However, preventive care is an investment in the future, since many tooth and health issues may be detected in the early stages. And it is cheaper to pay for preventive care than expensive tooth repairs, medical tests, surgery or other healthcare treatments.

2. Caring for Teeth May Reduce the Risk of Heart Disease. It may be difficult to believe that simply brushing and flossing your teeth may lessen your chances of experiencing heart disease. According to the Society for General Microbiology, research has identified a link between gum disease and heart disease.

Heart disease is the leading cause of death worldwide. In looking for clues to common risk factors within individuals experiencing cardiovascular disease, medical researchers noticed that many people with this condition did not have any of the concerns traditionally linked with the illness, such as smoking, obesity or high cholesterol. However, they found a common link with individuals who had gum disease and heart disease. Now there are more than 50 studies linking gum disease with heart disease and strokes.

People with poor dental hygiene and those who do not brush their teeth regularly may end up with bleeding gums, also known as gum disease. There are more than 700 different types of bacteria found in the mouth. When the bacteria gets into an open blood vessel from bleeding gums, they cling to platelets inside the blood and may eventually cause a partial blockage in the blood flowing to the heart and result in a heart attack.

3. Women and Men Have Different Oral Health Needs. Women’s oral health needs change at different stages throughout their lives, including puberty, pregnancy and menopause. These life changes often result in changes in women’s hormone levels.

During puberty, the rise in hormone levels can lead to swollen and sensitive gums and mouth sores.

Women taking oral contraceptives may experience gingivitis and dry socket, whereas women who are pregnant are at risk to develop inflamed gums which can result in gum disease. Studies show that pregnant women diagnosed with gum disease are more likely to have preterm, low-birth-weight babies. During menopause, women commonly develop dry mouth and sore and sensitive gums.

According to the Academy of General Dentistry, men are less likely to regularly brush their teeth or seek preventive dental care. They often ignore their oral health for years, scheduling a dental visit only when problems arise. Men develop oral and throat cancer and gum disease twice as often as women do, primarily from the use of tobacco products. According to the American Cancer Society, an American dies from oral cancer every hour, and new incidences of oral cancer have increased nearly 11 percent, while other forms of cancer have decreased.

4. Baby Boomers' Changing Dental Health Needs. America's Baby Boomer generation will total more than 96 million by 2010. As Boomers age, their risks increase for medical concerns such as type 2 diabetes, osteoporosis, and heart disease. The Academy for General Dentistry reports that dentists detect early symptoms of these issues during routine checkups.

According to the American Diabetes Association, 90 to 95 percent of diabetics suffer from type 2 diabetes, which usually occurs after age 40. Bad breath, dry mouth, and bleeding gums are often indicators of diabetes. Diabetics are more susceptible to developing oral infections and gum disease, and these conditions are often more severe in diabetic patients.

The National Osteoporosis Foundation reports that 44 million Americans are at risk for osteoporosis. During routine examinations, dentists can detect the first stages of bone loss on x-rays, and identify early warning signs of osteoporosis from advancing gum disease and loose or ill-fitting dentures.

Reports from the American Heart Association underscore the importance of dental examinations for the detection of early warning signs of heart disease or attack, including patients experiencing sore and painful jaws.

Employers should be proactive in educating older workers about their changing dental health needs and the importance of preventive care to ward off potentially more expensive medical care and life-threatening health issues.

5. Oral Health Issues in Children. Millions of children are at risk for experiencing oral health problems. Children lose more than 51 million school hours each year due to dental-related illness. According to The Center for Health and Health Care in Schools, tooth decay is one of the most common chronic childhood diseases – five times more common than asthma and seven times more frequent than hay fever. There are many risk factors for oral health diseases in children, including the lack of fluoride, frequent snacking and consumption of sugary drinks and foods, as well as infrequent tooth brushing, which can increase the likelihood of tooth decay.

Sadly, the lack of insurance and inability to pay for care is the main barrier for children in receiving

routine dental checkups. Children from families without dental insurance are three times more likely to have dental needs than children with insurance, reports the Schuyler Center for Analysis and Advocacy. Children are 2.5 times more likely not to have dental insurance than health insurance.

6. Popularity of Cosmetic Dentistry. Cosmetic dentistry is an attractive option for Americans interested in white, uniform teeth. Cosmetic dental techniques such as implants for missing teeth, crowns, whitening or bleaching treatments, or tooth straightening may create a more attractive appearance and change people's smiles and lives.

Aesthetic and reconstructive dentistry is one of the fastest-growing trends in healthcare today as individuals realize they no longer have to live with stained teeth, unsightly gaps from missing teeth, or teeth with visible silver-mercury fillings. A variety of whitening treatments are available for those pearly whites; porcelain veneers can cover problem teeth; and dental bonding affixes tooth-colored composite resins to repair or improve the appearance of teeth that are badly stained, broken, or chipped.

To maintain dental health, individuals undergoing cosmetic dentistry treatments should schedule regular preventive-care checkups for the long-term viability of their oral health.

7. Dental Prevention and Benefits Enhance Employee Productivity. Oral health issues are the most common reason for employees' lost productivity, change in overall work performance, and increased healthcare costs. Workers who maintain good oral health for themselves and their families tend to be more productive at work, because their focus is not on medical concerns or oral pain and discomfort. Workers today experience 164 million hours of lost work time each year due to oral health issues. Costs for general dental care are about \$60 billion.

According to the U.S. Department of Labor's Bureau of Labor Statistics, dental insurance can influence employees' use of dental care options. Approximately 80 percent of workers will participate in benefit programs if dental care is included in their benefits package. However, nationwide, only 46 percent of employees have access to dental care through their employers' benefit programs.

The National Association of Dental Plans reinforces the importance of dental benefits in a new report – "The State of the Dental Benefits Market, 2007" – which identifies that employees want quality dental plans with extensive services instead of plans with limited coverage features, even if the benefits are offered as voluntary options. They also want immediate access to dental benefits and do not want to wait to meet plan use restrictions. NADP reports that given a choice between a high-benefit voluntary option and a low-benefit one, employees are more likely to choose the higher benefit plan option.

REINFORCE PREVENTIVE CARE

Dental carriers offer different benefit plan options, requiring producers to carefully evaluate plan designs to find the right choices for their employers. Producers have an excellent opportunity to underscore the value of dental insurance benefits with employers. You will need a thorough understanding of dental health issues and employee concerns, expectations, and challenges. This information will assist you in communicating the importance of this value-added insurance option to employers. You will also find it

easier to work with experienced insurance carriers who can design customized dental solutions that serve the needs of employers and employees.

Karen M. Gustin, LLIF, is vice president-group marketing and managed care for Ameritas Group, a division of Ameritas Life Insurance Corp. (a UNIFI Company), with headquarters in Lincoln, Nebraska. Ameritas is one of the nation's leading providers of dental and eye care products and services. Gustin's tenure with Ameritas Group spans 25 years. She is involved with the National Association of Dental Plans (NADP), serving on the board and chairing the Research Commission.