

# To Maximize Dental Benefit Value and Oral Health, It Pays to Choose a Specialist

## Dental in Depth

by Thomas Dolatowski

If you've been in the benefits business for more than a few years, you've no doubt witnessed a shift in the amount of attention given to oral health and dental benefits. Employees care more about having a healthy smile. Employers have responded by maintaining or adding dental benefits despite cost pressures from double-digit medical premium hikes.

One trend that is fueling even more interest in oral health is the growing body of evidence showing associations between oral health and systemic illnesses. Carriers are using this to shape plan designs that help people manage risk factors specific to their individual health and oral health needs.

As this trend toward looking at oral health as a part of overall health increases in importance, it joins a list of other opportunities on the horizon for the dental benefits industry -- opportunities that require an unwavering focus and true expertise on the part of carriers who wish to flourish in this changing market.

### Separating Science from Hype

From diabetes to respiratory illness, researchers are churning out volumes of studies examining possible connections between oral and overall health. Does oral bacteria cause or exacerbate symptoms of the illness? How does treatment of the condition affect oral health? Does the disease sometimes cause symptoms that present themselves in the mouth, making dental professionals possible screeners for the disease?

Monitoring and evaluating the amount of research can be an onerous task, requiring a deep knowledge of dental, medical, epidemiological and actuarial science.

How do we review evidence? In addition to looking at the reviewed literature we also draw on our own data warehousing and claims analysis systems for data drawn from the "real world" rather than from limited-population studies.

Once the evidence has been reviewed and the clinical efficacy determined, we also look at the cost benefit of making changes to plan designs. If more than one

treatment option (including the option not to get treatment) demonstrates comparable clinical efficacy, it is appropriate that a determination be made as to which treatment is the most cost-effective.

Each Delta Dental member company additionally weighs various factors in determining which benefits it will offer purchasers, including local considerations and the needs of its particular client base.

As science confirms that specific approaches and interventions help improve health outcomes, we will continue drawing on our dental expertise to promote those interventions through changes in benefit design, enrollee education and communication, and by working closely with our member companies and health plans to integrate and make optimal use of patient data.

### Dental is Different

While dental health is integral to overall health, the nature of oral health issues and the dental delivery system itself remain vastly different from medical in many key respects. Connecting your clients with carriers that understand these differences ensures that enrollees have access to appropriate coverage that represents the best balance of science, care and costs.

Quality dental carriers negotiate lower fee arrangements with dentists and use sophisticated computer and consultant-assisted auditing and review systems evolved over many years to maximize the effectiveness of group and individual plan sponsorship. Stand-alone dental benefits administrators are often the "best in class" carriers because they can be more focused and heavily invested in this specialized, single line of coverage.

With more people interested in oral health and the increase in science behind its association with overall health, carriers of all types are investing more in the game. National multi-line carriers, some of whom paid little attention to their dental products in the past, have started marketing dental benefits more aggressively.

Rather than promoting specific dental expertise or

leadership in the dental benefits market, some of the multi-line carriers are marketing simplification through one-stop shopping, with plan offers sweetened by discounts and incentives that may or may not last past the first year of the plan's adoption.

What many of them can't offer is a history of dedication to advancing oral health and the same depth of dental expertise as Delta Dental. Since oral health is our core competency, our expertise and focus is unrivaled. This advantage flows from an organizational focus and belief that everyone deserves good oral health.

### **Upcoming Challenges**

Beyond the increasing knowledge about associations between oral and systemic health, the changing labor market also presents opportunities for dental benefits administrators to demonstrate innovation.

Consider some of the upcoming challenges faced by employers. Baby boomers are beginning to retire, and there aren't enough new workers in some regions to replace them. Companies are already trying to fill the gap by increasing their long-distance recruiting to attract replacement workers, while offering new types of benefits to entice older workers to stay in the labor pool a bit longer.

This challenges dental benefits administrators to evolve and meet these shifting demands. Dental benefits play a role in overall compensation packages that attract talented workers and keep them on the job. But dental benefits administrators can't be satisfied just delivering a respected recruitment and retention tool; they have to change to serve a workforce that's more mobile than ever.

Carriers who can break down barriers to benefits portability and provide consistently good service in more areas of the country are more useful to companies than ever, and better able to help people preserve or improve their oral health. With challenges like these, it's hard to imagine splitting attention with other services and unrelated product lines.

### **The Mission of a Specialist**

We were the first company to specialize in dental benefits, and we've been passionate about oral health and its importance to future generations since our founding 50 years ago. Our purpose is to advance the oral health of customers, partners and consumers. This is accomplished through the focused dental benefits programs and community efforts of 39 independent member companies.

From the perspective of the American labor market, our relentless focus on the role of dental benefits in total compensation is essential. The most effective dental benefit plans, like any other service offering, are designed by experts. Carriers that are experts in all aspects of oral health with a national reach are more likely to design plans that are cost-effective for employers, highly valued by employees and that promote oral health.

In the years ahead, our mission and specialized focus will be demonstrated by our commitment to expand access to affordable dental care. Just as we've done in the past, we will continue offering the innovation, service and multi-state networks of a national carrier, but with an understanding of the unique oral health challenges and needs of the communities where our customers live.