

Dental Examiner

Dental News for Brokers and Consultants

Study Reveals Small Business Owners Support Health Care Reform

Small business owners are very supportive of health care reform, according to a study recently released by the Robert Wood Johnson Foundation. Overall, support was strong for use of various policy options among the 400 small business owners and executives of firms surveyed.

To retain good employees, small business owners generally agree that providing health benefits is the best way, but the costs involved threaten the success of their business. Health care reform could save the cost of retraining caused by high rates of employee turnover, they said.

More than four in 10 surveyed said they think health care should be at the top of the agenda in the next administration and session of Congress.

Other Study Findings

- When asked if they would support a plan requiring employers with 10 or more employees who do not provide health coverage to pay four percent of their payroll to help cover the uninsured, a majority (53 percent) of those surveyed favored the proposal.¹
- Two in three of those surveyed (68 percent) said they would support a market-based approach to provide employees with tax credits to purchase their own portable, private health insurance, as well as encourage the use of health savings accounts and include tort reform for medical liability lawsuits.¹

Delta Dental Shares Benefit Information at Four Tradeshows in 2009

In 2009, Delta Dental will be exhibiting at the following four tradeshows:

- **Benefits Selling Expo** – an educational and networking event for benefits brokers, agents, consultants and providers with more than 20 interactive education

sessions, a CE credited pre-conference and more than 12 hours of networking opportunities.

- **SHRM Annual Conference & Exposition** – an event for human resource, academia, business, globalization and leadership professionals. Offers attendees

keynote speakers, educational workshops and sessions and networking opportunities.

- **Benefits Forum & Expo** – an event dedicated to senior benefit professionals looking for proven solutions to help them better meet their organizations' benefits needs.
- **IFEBP Annual Employee Benefits Conference** – an event for multi-employer and public sector plan trustees and administrators, attorneys, accountants, actuaries, investment managers and others who are involved in the overall management and administration of benefit trust funds. The conference provides over 175 different topics and workshops presented by almost 350 industry leaders.

Event	Date & Location	Attendees
Benefits Selling Expo	Apr. 1-3 Austin, TX	500 Consultants, Agents, Brokers & Advisors
SHRM 2009	June 28 - July 1 New Orleans, LA	1,500 HR & Benefits Decision Makers
Benefits & Forum Expo	Sept. 13-15 Atlanta, GA	Benefits & HR Executives
International Foundation of Education Benefits and Compensation (IFEBP)	Nov. 8-11 Orlando, FL	500+ Multi Employer Trustees & Administrators

Regular Dentist Visits Warn Pre-Diabetics, Help Reduce Time Lost at Work

Nearly 21 million Americans have been diagnosed with diabetes.² It's no wonder that this disease has been termed our country's biggest epidemic. Of even greater concern is that nearly three times that number – an estimated 57 million people have a condition called prediabetes², and a significant proportion of these people will develop Type 2 diabetes within 10 years.³

The good news is that regular visits to the dentist's office can help dental plan enrollees get an early warning that they should be on the alert for diabetes. Individuals with dental benefits are more likely to visit the dentist than those without.⁴

People with diabetes are more susceptible to gum disease. Recent studies have revealed that periodontal disease can actually influence prediabetes and contribute to the progression of diabetes.³

While research affirms the importance of taking good care of teeth and gums, it also underscores the role that oral health care providers can have in early detection of serious systemic diseases.

Preventing dental problems before they become more serious will result in less time lost at work. Employed adults lose more than 164 million hours of work each year due to dental disease or dental visits.⁵

Plan enrollees who see a dentist regularly, will be more likely to discover potential systemic diseases and save time and money spent on treatment and additional dentist visits.

Following are reasons for enrollees to keep regular checkups on their calendar, even if they take good care of their teeth.

- Dental professionals can use today's dental exams to screen for oral cancers and other health issues that can be difficult to spot.

More than 120 diseases⁶ can cause specific signs and symptoms in and around the mouth and jaw. Dental professionals performing checkups can spot symptoms that could indicate serious health problems elsewhere in the body that need attention.

- Checkups allow dentists to keep up with changes to enrollees' health status. Upon learning of their developed medical conditions, a dentist can recommend strategies to help proactively counter the negative effects the conditions and treatments would otherwise have on their oral health.
- Preventive checkups provide dentists with opportunities to identify and intervene early in dental diseases. This can reduce any pain and the financial costs associated with more severe forms of dental diseases. If caught early, periodontal disease is easier to manage and, in some cases, reverse.

Delta Dental Releases 2008 Community Benefit Annual Report

The *2008 Community Benefit Annual Report* shows that Delta Dental's 39 member companies donated more than \$62 million in 2007 to support community benefit initiatives that advance and promote oral health – up from \$58 million the previous year. Public benefit support is up more than 290 percent from 2003's \$15.8 million total.

"We are proud of our member companies' growing commitment to

improving the quality of life in the communities we serve," says Kim Volk, president and CEO of Delta Dental Plans Association. "Through community outreach, education and services, we're helping fight dental disease and promoting our belief that everyone deserves good oral health."

Delta Dental's donations support programs that focus on preventing dental disease, expanding access to care, advancing dental science and

understanding the connections between oral and overall health. Each of the 39 independent member companies and their affiliated foundations work actively within their communities to advance solutions for better oral health.

To view the *2008 Community Benefit Annual Report* and learn more about what Delta Dental is doing in your community, go to www.deltadental.com.

¹ Robert Wood Johnson Foundation, December 2008

² American Diabetes Association

³ Journal of Periodontology, March 2007

⁴ The Long Group, 2008

⁵ Surgeon General's Report on Oral Health in America, 2000

⁶ Steven L. Bricker, Robert P. Langlais, and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning (Philadelphia: Lea & Febiger, 1994)