

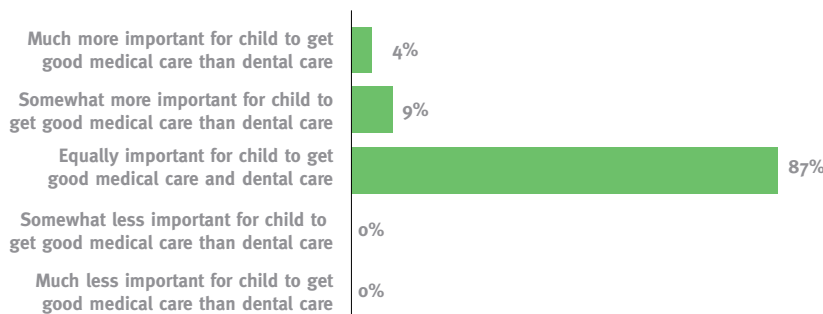
# Dental Examiner

Dental News for Brokers and Consultants

## Medical Care, Dental Care are Equally Important to Most Americans

Nearly nine out of 10 Americans (87 percent) agree that it is equally important to get good medical care and dental care, and four in five say dental benefits are “extremely important” (79 percent).

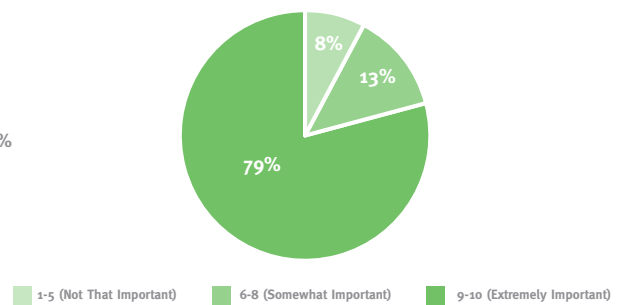
**Medical Care vs. Dental Care**



(Source: Delta Dental Children's Oral Health Survey, 2009)

**Importance of Dental Benefits**

Respondents answered on an importance scale of 1 to 10 (10 is high)



(Source: Delta Dental Children's Oral Health Survey, 2009)

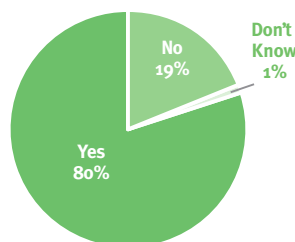
Those are two of the key findings from a Delta Dental Plans Association survey of American children's oral health.<sup>1</sup> Delta Dental commissioned the survey of primary caregivers to build greater knowledge about the state of children's oral health.

As a result of the current difficult economy, some employers may be searching for ways to cut costs by modifying or cutting employee benefits, including dental coverage. If your group clients are among these employers, use the findings from this study as evidence of the importance Americans place on both dental benefits and dental care.

### Other key findings:

- Four in five survey respondents say their child has dental benefits.
- Among those with dental coverage, three in five children (61 percent) are covered through a parent's employer-sponsored plan.

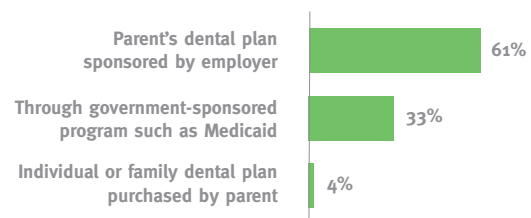
**Child Covered by Dental Benefits?**



(Source: Delta Dental Children's Oral Health Survey, 2009)

**Child's Dental Plan Is:**

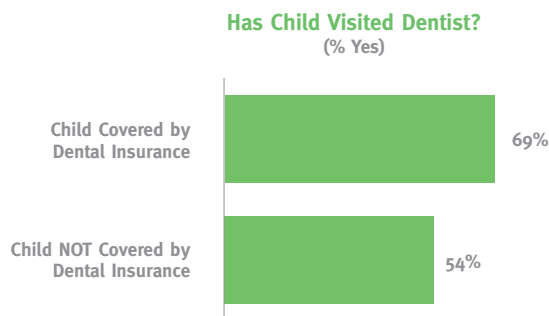
(Among Those Who Have Dental Insurance)



(Source: Delta Dental Children's Oral Health Survey, 2009)

## Other key findings (cont.):

- The survey also found that more than 85 percent of survey respondents who have dental benefits for their child rate dental coverage as “very important.”
- Children covered by dental benefits are much more likely to have visited the dentist than uninsured children, 69 percent versus 54 percent.



(Source: Delta Dental Children's Oral Health Survey, 2009)

## 5 Tips to Help Your Clients Control Dental Plan Costs

- Explore different plan designs such as increasing the difference between in- and out-of-network treatment costs to encourage employees to use a network dentist. This helps keep the group's claims experience lower and overall costs more stable.
- Make sure your clients' plans cover preventive care at 100 percent with no deductible, which will encourage employees to get regular dental check-ups to treat minor problems, before they become major problems.
- Have your clients consider increasing employee deductibles, co-pays, and/or the portion of the premium that the employee pays.
- Consider DHMO options as premiums can be 10 percent to 25 percent less than PPO plans.
- As a last resort, if your client is no longer able to offer employer-contributory plans, recommend making a voluntary plan available to employees.

## New Delta Dental Research Reveals 24 Percent of Employers Pay 100 Percent of Employees' Dental Plan Costs

A new Delta Dental study<sup>2</sup> of consumers ages 25 to 65 reveals the following key findings:

- 24 percent of employers pay all of their employees' dental plan costs. Another 42 percent of employers pay more than half of their employees' dental benefits costs. Nearly one-quarter pay less than 50 percent of their employees' dental plan costs, but still contribute some portion. Just 11 percent of employers offer voluntary dental plans to their employees.
- Consumers see substantial value in their dental benefits and, in general, would be willing to pay three times more to acquire coverage.
- Consumers with dental benefits more regularly access dental care.
- More than half of consumers are unaware of the maximum coverage benefit provided by their dental plan, offering brokers an educational opportunity.

<sup>1</sup> Morpace Inc. conducted the 2009 Delta Dental Children's Oral Health Survey. Random 15-minute telephone interviews were conducted nationally with 914 primary caregivers of children from birth to age 11. For results based on the total sample of national adults, the margin of error is  $\pm 3.2$  percentage points at a 95 percent confidence level.

<sup>2</sup> The 2009 Consumer Dental Benefits Survey was conducted by The Long Group. Random 15-minute telephone interviews were conducted in April with 900 consumers between the ages of 25 and 65. The samples were drawn from the top 25 states or dental markets, including: Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, Virginia, Washington and Wisconsin.