



America's Oral Health

The Role of Dental Benefits



Compiled and published by Delta Dental Plans Association, this report cites data from a number of industry and government sources to provide an overview of the distinct factors currently influencing America's oral health. And while numerous improvements are evident, disparities still exist – especially among children and the uninsured.

We recognize, however, that the outcomes of health care reform hold the potential to profoundly improve America's access to health care of all types – including dental benefits – and, as such, these statistics present a portrait of the factors most impacting America's oral health at the time of publication.

Delta Dental will continue to monitor the impact of health care reform and provide updated information as it becomes relevant. Regardless, we're confident that dental benefits – and their unique focus on a preventive model – will continue to play a critical role in maintaining the oral health of our country's population.

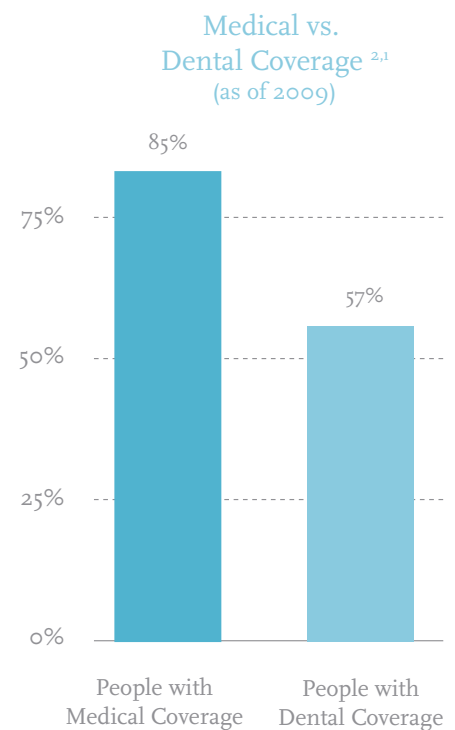


Factors Impacting America's Oral Health

Access to Dental Coverage

Just as access to medical care results in better general health, access to dental care results in both improved oral and overall health. At the time of publication, more than 132 million children and adults still lack dental benefits coverage¹ – a problem that health care reform no doubt aims to alleviate.

- For every person without medical insurance, there are approximately 2.8 people without dental insurance.^{1,2}
- Although almost 85 percent of the total population have medical coverage, only 57 percent of the total population have dental coverage.^{2,1}
- Among those without dental benefits, “lack of insurance” was the most commonly cited reason (44 percent) for not visiting the dentist.³
- Individuals living with an income below 200 percent of poverty level were more than twice as likely to report delaying dentist visits because of cost.⁴
- The most commonly reported individual health-related service not received because of cost is dental care.⁴





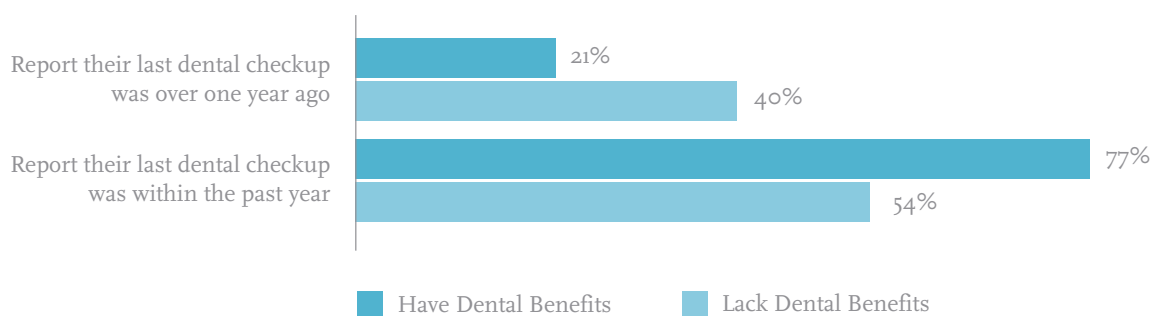
Regularity of Dentist Visits

In 2008, Americans made about 500 million visits to the dentist, and an estimated \$102 billion was spent on dental services.⁵ Oral health may be improved by regular visits to the dentist – and dental benefits play an important role in ensuring that people take advantage of their access to affordable dental care.

- Eighty-one percent of individuals with dental benefits reported seeing a dentist twice a year or more, while only 34 percent of uninsured individuals reported the same frequency of seeking preventive care.^{6*}
- Furthermore, people without dental benefits are less likely to have tooth-saving and restorative procedures (fillings, crowns, root canals) than those with benefits but more likely to have extractions and dentures.³

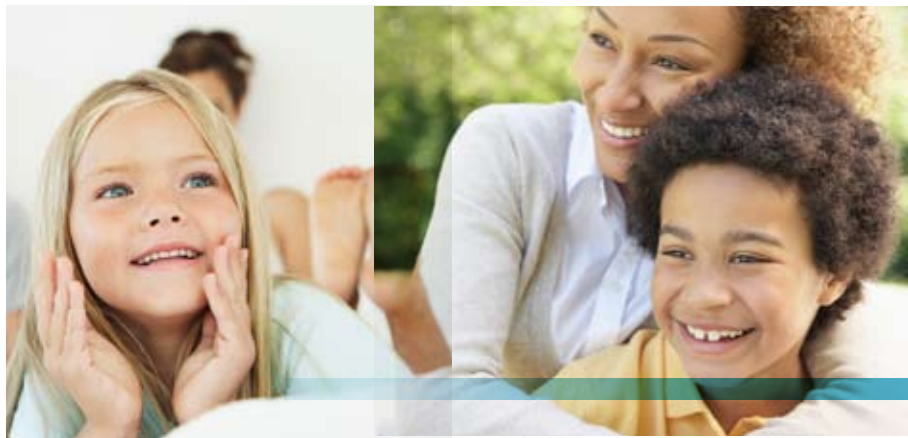
* Findings are based on a sampling of consumers ages 25–65 within the top 25 dental markets.

Recency of Last Dentist Visit³



Children's Oral Health

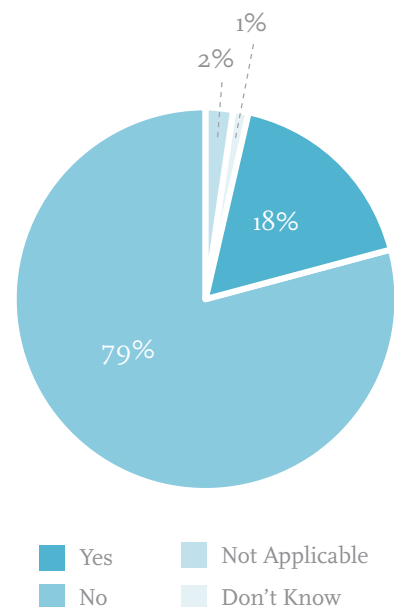
Twenty-one percent of children ages 6–11 have had dental caries (cavities) in their permanent teeth; and 51 percent have had caries in their primary teeth.¹²



Cavities & Decay

- While adults and youths have shown a decrease in dental caries, children 2–5 years of age represent the only group to show an increase in prevalence of dental caries in their primary teeth.¹²
- Children from lower-income families are almost twice as likely to have decay as those from higher-income families, and they are only half as likely to have sealants.⁵
- Almost one in five children age 2–11 have untreated decay.¹²
- Close to one-fifth (18 percent) of Americans say their child had at least one cavity during the past year.¹³

Cavities in Teeth in Past Year¹³

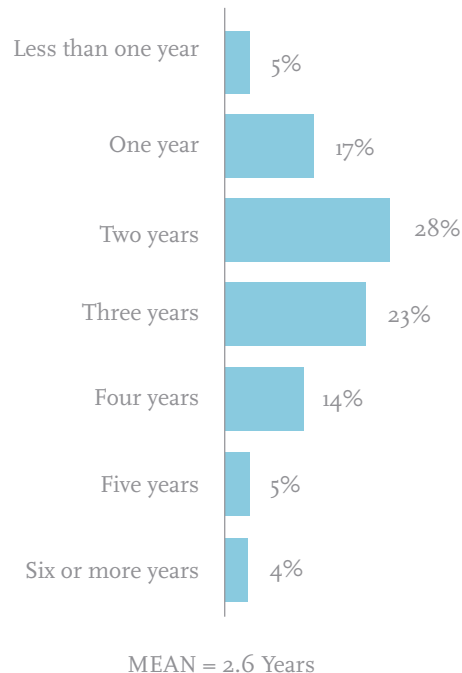


Importance of Early Care

The American Academy of Pediatric Dentistry (AAPD) recommends that a child go to the dentist by age one or within six months after the first tooth erupts. A survey of primary caregivers, however, revealed that for those children who had seen a dentist, the average age at the initial visit was 2.6 years.¹³

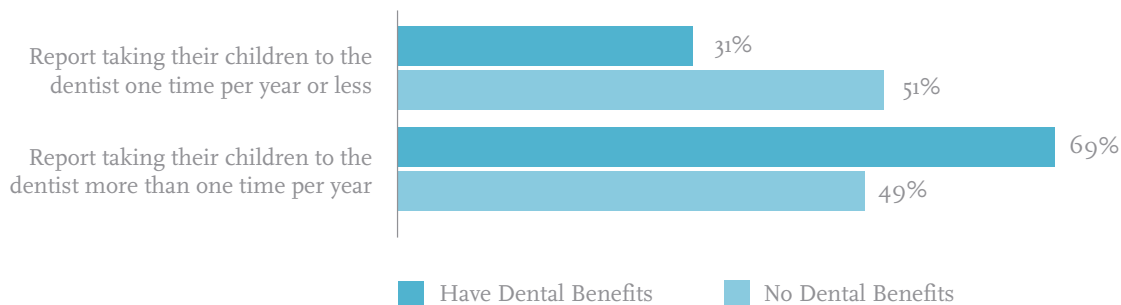
- Children covered by dental benefits are more likely to make their first dental visits at an earlier age, at a mean of 2.5 years, compared with 3 years for uninsured children.¹³
- Low-income children who have their first preventive dental visits by age one are less likely to require restorative procedures or emergency room visits in the future.¹⁴
- Uninsured children are 2.5 times less likely than insured children to receive dental care.¹⁵
- About one-fourth of children 2–17 years of age were reported not to have had a dental visit in the past year.¹⁶
- The most commonly reported reasons for children not receiving needed dental care were financial: the child had no insurance to cover the services (31 percent), or the services cost too much (29 percent).¹⁷

Age of Child When First Visited Dentist¹³
(Among Those Who Have Been to Dentist)



Eighty-seven percent of Americans agree that it's equally important for their children to get good medical care and dental care.¹³

Frequency of Visiting Dentist³



The Power of Preventive Dental Care

Critical Role of Oral Exams

During the past decade, there has been increasing evidence documenting the relationship between oral health and systemic diseases. Signs and symptoms of diabetes, HIV/AIDS, leukemia, Lou Gehrig's disease and many oral cancers may be first detected through oral manifestations.

- The signs and symptoms of as many as 120 medical conditions can be first detected by an examination of the mouth, throat and neck – and therefore treated earlier. ¹⁸
- Gum disease may also be related to damage elsewhere in the body. Recent studies point to associations between oral infections of the gums and medical conditions such as diabetes, heart disease, stroke and preterm low-weight births. Research is underway to further examine these connections. ⁵
- A majority of consumers (68 percent) recognize the connection between oral health and overall health status. ¹⁹



Early Detection of Oral Cancer

Oral exams play an especially crucial role in the early detection of oral cancers. In fact, more than 75 percent of oral cancers can be detected either visually or through palpation in a comprehensive oral exam. ²⁰

- Each year, more than 35,000 new cases of oral cancer are diagnosed – and an estimated 7,600 people annually will die of the disease. ²¹
- An average of just under 100 people are newly diagnosed with oral cancer in the United States each day. ²¹
- When detected early, localized oral cancer has an 82.7 percent five-year survival rate. ²²
- However, this survival rate drops to 28 percent once the disease has spread to others parts of the body. ²³



Pain and Productivity

Poor oral health increases time away from school and work – and the pain and suffering due to untreated diseases can lead to problems with eating, speaking and learning.

- The Surgeon General reports that 51 million school hours are missed each year because of dental-related illnesses. ¹⁵
- Among adults, more than 164 million work hours are lost each year because of dental problems. ²⁴
- Oral-facial pain represents approximately 40 percent of the cost of chronic pain in the United States. ²⁵
- Twenty-two percent of adults reported some form of oral-facial pain in the past six months. ¹⁵

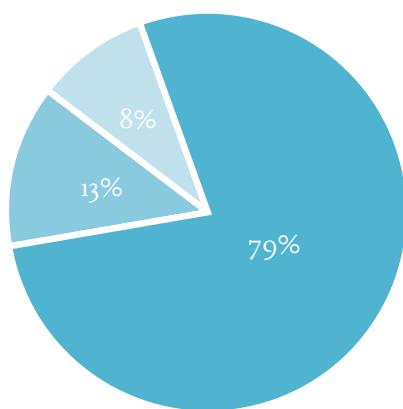
A Valued Benefit

Americans across a variety of groups express a high regard for dental benefits – recognizing their importance within a complete employee compensation package and acknowledging the real value demonstrated by the preventive model.



Importance of Dental Benefits ¹³

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



- 1 – 5 (Not That Important)
- 6 – 8 (Somewhat Important)
- 9 – 10 (Extremely Important)

Consumer Perceptions

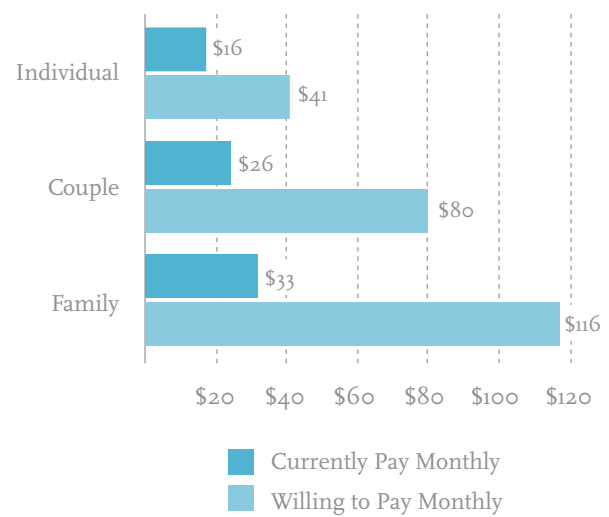
- A survey conducted among graduating students and alumni by the National Association of Colleges and Employers showed that dental coverage was rated among the top five most important workplace benefits – included among other expectations such as medical insurance, regular salary increases and a 401(k). ²⁶
- Another study focusing on consumers in general showed that four in five Americans (79 percent) consider dental benefits to be “extremely important.” ¹³



Employee Perceptions

- Dental benefits play a critical part in attracting and retaining quality talent – as confirmed by a survey of attitudes toward employer benefits. It showed that 70 percent of respondents feel it is “very/somewhat important” that prospective employers provide dental benefits. ¹⁹
- Those who currently receive dental benefits place a high perceived value on their coverage – as indicated by their reported willingness to pay up to three-and-one-half times more to acquire such a benefit. ⁶

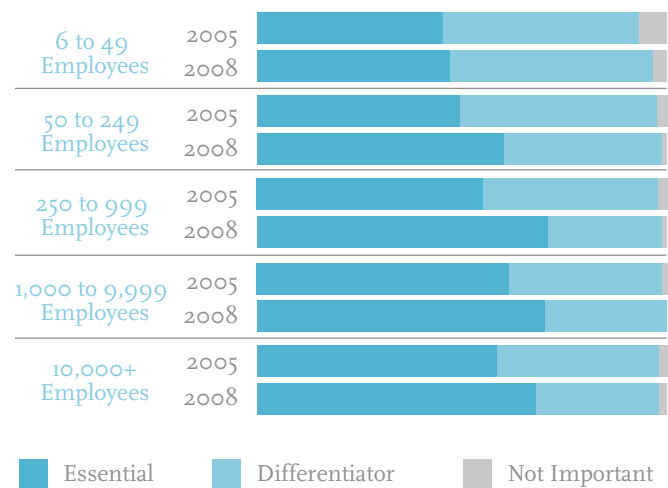
Perceived Value ⁶



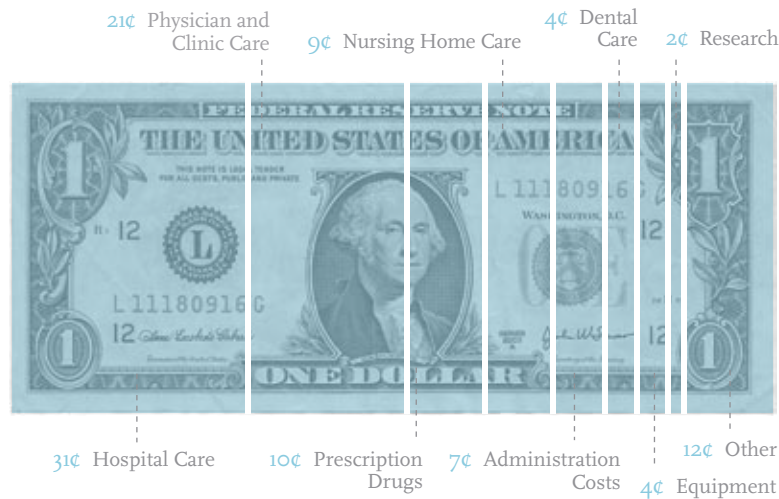
Employer Perceptions

- Sixty-four percent of benefits decision makers strongly agree that oral health affects overall health. ²⁷
- Sixty-two percent of employers view dental coverage as essential to their benefits packages, up from 53 percent in 2005. ²⁸
- The largest increase in perceived importance was reported by employers with 250 to 999 employees – an increase of 16 percentage points since 2005, from 55 percent to 71 percent. ²⁸

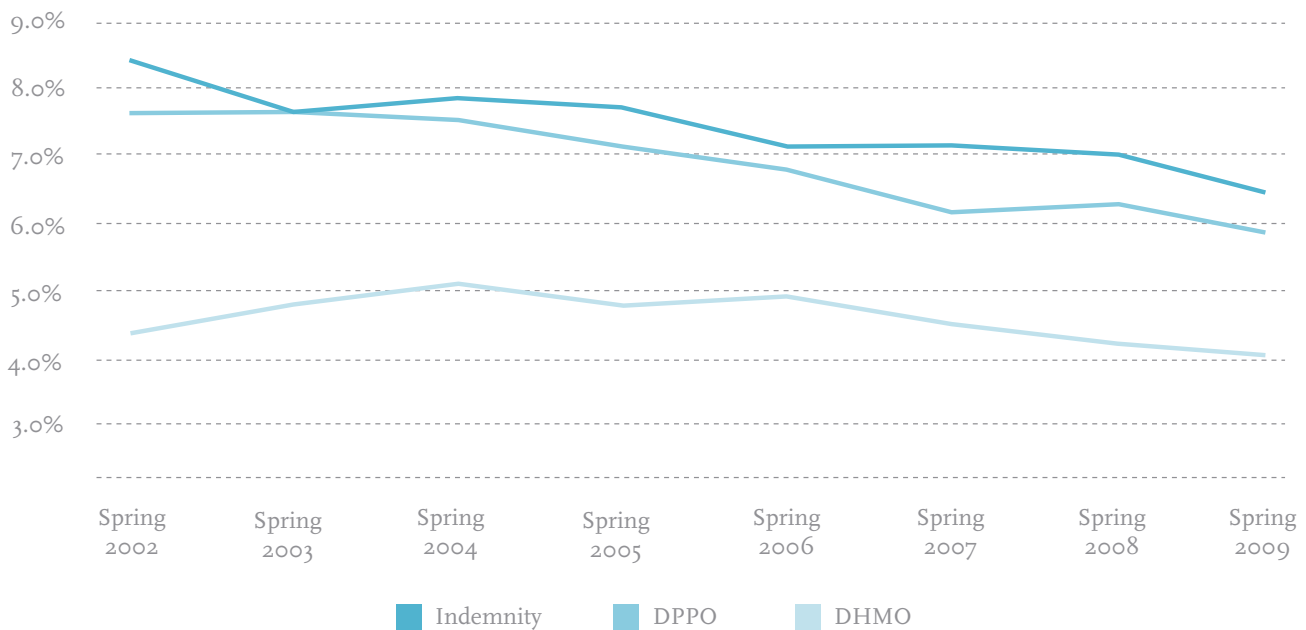
Importance of Dental Benefits to Employers ²⁸



Private Insurance Dollar Breakdown ²⁹



Trend Survey of Dental Plan Rate Increases ³⁰



Note: Trend rates represent national averages and include the following components: price inflation, deductible leveraging, utilization, technological advances and cost shifting.

Cost Savings

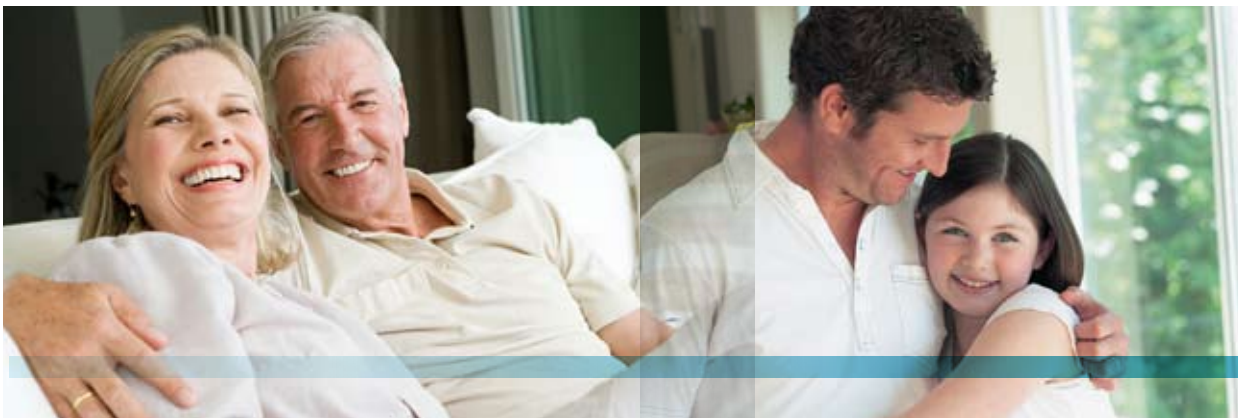
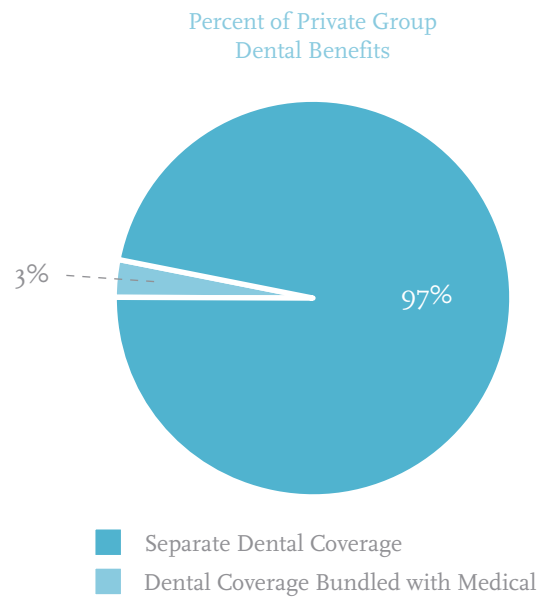
With a focus on preventive care, dental benefits seek to detect and treat problems early before they develop into more complicated conditions requiring more expensive measures.

- Only four cents out of every dollar spent on health nationally is spent on dental – that’s less than half of what is spent on prescription drugs. ²⁹
- Dental benefits remain a good value for both employer and employees because dental plan rates continue to display minimal rate increases. ³⁰

Benefit Prevalence

- Overall, the prevalence of dental benefits continues to grow – showing marked increases in enrollment for 2008 that are far ahead of the previous years' trend of keeping pace with population increases. ¹
- Among private group dental benefit policies, more than 97 percent are purchased separately from medical coverage – demonstrating that the dental benefits market and the health benefits market remain distinct in the U.S. as of this publication. ¹
- Customers of all insurance companies are 2.6 times as likely to rate a stand-alone carrier as “very favorable” versus an insurance company that sells both medical and dental. ³¹

Prevalence of Stand-Alone Dental Coverage ¹



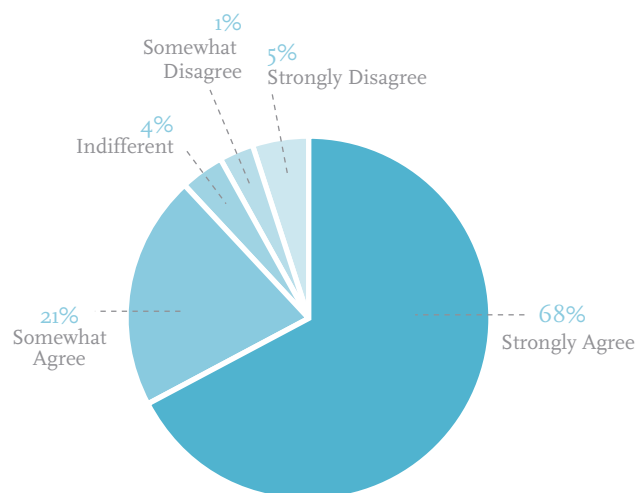
Impact of Dental Benefits

An oral health study examining 15 years of Delta Dental claims data on approximately 750,000 of its enrollees demonstrated clear evidence that dental benefits – and the increased accessibility to dental care they provide – can lead to dramatic improvements in oral health. In fact, the analysis showed that nearly 44 percent of patients treated in a given year needed nothing more than preventive and diagnostic treatments. ³²

- Today, just fewer than 26 percent of adults 65 years of age and older have lost all their teeth – compared with 46 percent 20 years ago. ^{33, 15}
- Among adults age 75 years and older, those who are privately insured report nearly 8 percent lower incidence of total loss of teeth compared with the total population of the United States in this age group. ³⁴
- People with dental benefits are more likely to receive restorative procedures – whereas those without are more likely to have extractions performed or require dentures. ³



- More positive attitudes toward healthy behaviors and better oral health habits are reported by those with dental benefits – including brushing, flossing and visiting the dentist more frequently, and being less likely to have smoked. ³
- Those without dental benefits report higher incidence of symptoms of periodontal disease – including bad breath and discolored or loose teeth – and are less likely to seek treatment. ³
- Only 50 percent of at-risk consumers – those without dental insurance and who do not receive dental care – recognize that their oral health prominently affects their overall health. ¹⁹
- Those covered by some form of sponsored dental insurance, however, are 21 percent more likely to understand the critical importance of good oral health. ¹⁹



Oral Health Affects Overall Health ¹⁹

Since 1954, Delta Dental has been working hard to improve oral health in our country by developing relationships that emphasize prevention and positive oral health care results over the long term.

We pursue our mission by increasing access to benefits, offering the largest national network of dentists, adding innovative new plan features, aggressively working to keep costs down, and supporting philanthropic programs that encourage better overall oral health.

As the first company to specialize in dental benefits, we remain passionate about oral health and its importance to future generations – and we strive daily to make dental care more accessible to everybody.



www.deltadental.com

Sources

- 1 NADP/DDPA Joint Dental Benefits Report: Enrollment, June 2009.
- 2 U.S. Census Bureau, "Income, Poverty, and Health Insurance Coverage in the United States: 2008," September 2009.
- 3 NADP Report: The Haves and the Have-Nots: Consumers With and Without Dental Benefits, February 2009.
- 4 U.S. Department of Health and Human Services, "Health, United States, 2008, With Special Feature on the Health of Young Adults," March 2009.
- 5 CDC, "Oral Health: Preventing Cavities, Gum Disease, and Tooth Loss," 2009.
- 6 The Long Group Retail Dental Insurance Consumer Acceptance Survey, June 2009.
- 7 CDC MMWR Populations Receiving Optimally Fluoridated Drinking Water, 2008. <http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5727a1.htm>
- 8 CDC, "Preventing Chronic Diseases: Investing Wisely in Health, Preventing Dental Caries with Community Programs," August 2008. http://www.cdc.gov/chronicdisease/resources/publications/fact_sheets/oh.htm
- 9 Water Fluoridation Statistics for 2006. <http://www.cdc.gov/fluoridation/statistics/2006stats.htm>
- 10 CDC Report, "Oral Health: Preventing Cavities, Gum Disease, and Oral Cancers," 2004.
- 11 CDC Report, "Oral Health: Preventing Cavities, Gum Disease and Mouth and Throat Cancer," 2003.
- 12 CDC Trends in Oral Health Status: United States, 1988–1994 and 1999–2004, April 2007.
- 13 Delta Dental Children's Oral Health Survey, 2009.
- 14 CDHP Policy Brief Cost Effectiveness of Preventive Dental Services, 2005.
- 15 Oral Health in America: A Report of the Surgeon General, 2000.
- 16 National Center for Health Statistics: Health 2007.
- 17 The Oral Health of Children: A Portrait of the States and Nation. <http://mchb.hrsa.gov/oralhealth/portrait/icct.htm>
- 18 S. Bricker, R. Langlais and C. Miller, "Oral Diagnosis, Oral Medicine and Treatment Planning," 1994.
- 19 The Long Group Consumer Survey, April 2008
- 20 CDC, Fact Sheet: "Preventing Dental Cavities," 2002.
- 21 National Cancer Institute, SEER Stat Fact Sheet, 2009.
- 22 National Cancer Institute, SEER Oral Cancer Survival Rates, 1999–2005.
- 23 The National Institute of Dental and Craniofacial Research, Detecting Oral Cancer: A Guide for Health Care Professionals, 2009.
- 24 American Dental Education Association: Journal of Dental Education, June 2001.
- 25 CDC Disc: Dental, Oral and Craniofacial Data Resource Center. "Oral Health U.S.," 2002.
- 26 National Association of Colleges and Employers 2006 Graduating Student & Alumni Survey, June 2006.
- 27 The Long Group Brand Awareness and Perception Study, October 2008.
- 28 Employee Benefit News, "Merging Past and Progressive," April 1, 2009.
- 29 National Health Expenditures Projections 2009–2019, Centers for Medicare and Medicaid Services, 2009.
- 30 Aon Spring Trend Survey, 2009.
- 31 The Long Group Brand Selection Study, August 2009.
- 32 Delta Dental Plans Association, Dental Data Analysis Center, 2004.
- 33 CDC Health Data Interactive. <http://www.cdc.gov/nchs/hdi.htm>
- 34 National Center for Health Statistics, Health Characteristics of Adults Aged 55 Years and Over: United States, 2004–2007.

Note: Due to rounding, not all charts may add up to 100 percent.