Reports Show Gains
Opportunities in Dental Benefits

A clutch of recent reports from the National Association of Dental Plans (NADP) indicates that the dental benefits market continues to expand modestly, and that new opportunities for brokers and consultants are expected this year.

Since the late 1980s, enrollment in dental benefits plans has grown dramatically. Delta Dental, the nation’s largest dental benefits carrier, experienced a 57 percent increase in total enrollment from 1989 to 2005. According to 2005 State of the Dental Benefits Market Report, approximately 55 percent of the U.S. population, or 162 million people, had dental benefits in 2005.

The market is also seeing movement between various plan types. Dental preferred provider organizations (DPPOs) continue gaining enrollment. Part of this increase in DDPO enrollment can be contributed to a migration from dental fee-for-service plans, which have seen modest declines in enrollment. Enrollment in DHMOs remained relatively steady, although this sector continues to consolidate in states with concentrated urban markets. The report also found that enrollment in discount dental plans was more or less stagnant.

Interpreting the results of these and other NADP reports in a recent edition of Employee Benefit News, the NADP’s director of research and information noted that dental benefits were ranked just behind health and retirement as employee’s favorite benefit.

“Seven out of 10 employers (71%) offer dental benefits, often using them as the differentiating factor in recruiting and retaining employees,” the director said in the article.

The director also referred to another NADP report in which more than a quarter of the employers surveyed said they planned to change their dental benefit plans this year. Of these, about half indicated that they would use brokers or consultants when selecting their new benefit plans.

In the Age of Identity Theft, Patients Demand Protection

Patient privacy is an important concern for us. Long before the Health Insurance Privacy and Portability Act (HIPAA) or the problem of identity theft entered the country’s consciousness, Delta Dental was developing best practices for safeguarding patient information. These safeguards make it easy for Delta Dental subscribers to get the information they need to enjoy oral health to life. Two years in the making, this comprehensive brand strategy includes a revitalized visual identity with a new logo, new colors and other graphic changes, as well as updated network names to reinforce the Delta Dental brand.

More and more Delta Dental subscribers and dental offices have come to rely on deltadental.com as a benefits administration tool since its launch in 2003.

Refurbished National Portal
Offers More to You, Says More About Us

Millions of subscribers, dental offices, benefits managers, brokers and consultants use Delta Dental’s national portal deltadental.com as a single, secure site for communicating with our organization and for finding information on dental benefits and oral health.

In a recent upgrade, we improved site navigation, uploaded additional content and made it easier than ever to find vital information about benefits, programs and services. Users can get answers to questions about enrollment, eligibility, claims status, provider networks, oral health and dental benefits, all in a visually-stimulating Web environment that emphasizes the importance of oral health.

Anchored by Delta Dental’s core promise of, “Advancing solutions for great oral health,” the new, improved national portal is part of a larger effort to bring our organization’s values and commitment to oral health to life. Two years in the making, this comprehensive brand strategy includes a revitalized visual identity with a new logo, new colors and other graphic changes, as well as updated network names to reinforce the Delta Dental brand.

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The number of registered users jumped more than 83 percent from 2004 to 2005. The site averaged 4.2 million hits per month last year, a substantial increase in the monthly average from the year before.

In addition to being a convenient resource for brokers and consultants, deltadental.com simplifies the process of seeking and paying for dental care. By far, the most frequently used site feature is the “dentist search,” according to 2005 portal usage statistics. The number of online benefit and eligibility requests nearly doubled last year, and there was a substantial uptick in online claims tracking, as well.
Dental Professionals Support Dentistry School Students Struck By Hurricane

When Hurricane Katrina devastated the Louisiana State University Health Sciences Center — that state's only dental school — Delta Dental member companies banded together to provide hundreds of thousands of dollars to support the school and its more than 350 students.

This past month, the American Dental Education Association (ADEA) issued its Presidential Citation to Delta Dental for its contribution to the future of dentistry. The award was presented at the ADEA Annual Session and Exhibition in Orlando, Fla. by ADEA President Eric J. Hovland, D.D.S., M.Ed., M.B.A., Dean of the School of Dentistry at Louisiana State University.

By Hurricane

Act (S. 1955), remained intact after two days of committee consideration during which Democrats made several unsuccessful attempts to rewrite it. The bill—which is cosponsored by HELP committee chair Senator Mike Enzi (R-WY), Senator Ben Nelson (D-Neb.), a former state insurance commissioner, and Conrad Burns (R-Mont.)—would enable small business health plans to purchase health insurance coverage that deviates from state insurance requirements as long as the plans also offer an alternative containing the covered benefits offered in a state employee health plan in one of the five most populous states. Currently, those states are California, Texas, Illinois, Florida, and New York.

But the bill also proposes broader changes in the way health insurance is regulated, including provisions that would shift some regulatory power away from states and create a national insurance board aimed at harmonizing health insurance requirements. Under the legislation, the board would be charged with addressing forms and rate filing, market conduct review, prompt payment of claims, and internal review, according to an overview of the bill drafted by Senate aides.

Under the Enzi bill, 1993 model rules by the National Association of Insurance Commissioners regarding the amount of insurance premiums can vary would become a standard available for small business health plans and insurance carriers in all states. The NAIC rules require that premiums charged when a policy is issued cannot vary by more than 25 percent, positive or negative, from the base rate, and by 15 percent, positive or negative, upon renewal. Insurers licensed in a given state would be permitted to use the NAIC standards even if state law differs, according to the overview.

If the bill clears the full Senate, it sets the stage for a conference with the House, which last year passed legislation permitting federal oversight of small business health plans known as “association health plans” (H.R. 525).

Small business health plans authorized under Enzi’s bill differ from the House-approved AHPs. House-approved AHPs could be self-funded, while Enzi’s small business health plans would be required to fully insure. Also, the House-approved bill would place AHPs under the regulatory oversight of the Department of Labor, while Enzi’s bill would retain primary health insurance oversight at the state level.

Washington Watch

Alternative to AHPS Adopted by Senate Committee

Legislation that would enable small businesses to pool together across state lines in associations that could purchase health insurance free from a variety of state insurance mandates cleared the Senate Health, Education, Labor and Pensions Committee March 15 in a straight party-line vote, 11-9.

The measure, the Health Insurance Marketplace Modernization and Affordability

While Web-based plan administration is convenient and efficient for everyone involved in dental benefit programs, it also requires new forms of privacy protection. For instance, Delta Dental secures the electronic files we receive at or send from our offices with password protection or encryption. Also, Delta Dental’s Web-based tool kits for dental offices, group managers and subscribing members protect patient information with up-to-date encryption technology.

We frequently review our security standards and upgrade whenever we must to better support and protect patients’ privacy. These reviews and evolutions are always designed around our ongoing support for subscribers’ rights to access all information pertaining to their claims and dental histories.

Our focus continues to be on secure and efficient dental benefit plan administration that surpasses the expectations of your clients and their subscribing employees. Making sure that all participants in the dental-care decision-making process -- patients, their dental offices, group managers and Delta Dental representatives -- have safe and convenient access to the information they need is crucial to our ongoing success.
Baby Boomers Facing Oral Health Test
*Free-spirited generation could stay free of gum disease*

Baby boomers can’t turn back the hands of time, but they can fight a disease that shows their age.

As the first baby boomers turn 60, oral health professionals are reminding them of the thoroughly avoidable dangers of periodontal or gum disease.

“The overall oral health of the nation is improving and more people are keeping their teeth throughout their lifetimes, but gum disease is still a problem. It’s important for baby boomers to pay as much attention to their oral health as they do to other areas of their well-being,” said Ed Schooley, DDS, a national oral health advisor for Delta Dental Plans Association.

Gum disease typically develops when plaque -- the naturally occurring, bacteria-harboring mucus on teeth -- builds up along and under gum lines, where it hardens into tartar. Symptoms include bad breath; red, swollen, tender or bleeding gums; painful chewing; and sensitive teeth. Gum disease can eventually lead to loosening then loss of teeth.

According to the National Institutes of Health, people usually don’t show signs of gum disease until they are in their 30s or 40s, when the cumulative effects of lifestyle or genetic factors, such as smoking, hormonal changes, diabetes, stress, medication and illness, become more pronounced. An estimated 80 percent of American adults currently have some form of gum disease.

But oral health experts say habits that baby boomers have heard about all their lives should help them and other generations preserve the health of their gums. These include brushing with fluoride toothpaste, daily flossing, routine checkups and professional cleanings. Following well-balanced diets and quitting tobacco products could also help baby boomers preserve their oral health.

“With a mix of self-awareness, daily home care, and regular trips to the dentist, people can keep their teeth and gums healthy for a lifetime,” Dr. Schooley said.