

# *Dental and the Connection to Overall Health*

BY ROBERT LEWANDO

SEPTEMBER 8, 2010 • REPRINTS

---

The direction of dental benefits is changing. There is a new focus on designing dental programs to support the connection of oral health to overall health. Agents who stay on top of the dental research and emerging trends will have a competitive advantage in advising their clients on how to save money through achieving a healthier member base.

With this new model of dental benefits that continues to evolve and grow, employers will be looking to their agents to explain the impact of oral health on overall health. Agents will benefit by understanding the emerging research on the relationship of oral and overall health for specific conditions and the impact it can have on medical costs. Additionally, agents should be aware of the strategies dental and medical carriers are implementing to address this and know how dental benefits are evolving to a "personalized benefit" model.

## **The history of dental benefits**

For more than 50 years, dental benefits have been a valued employee benefit. Since their earliest days, dental benefits have been provided by employers to attract and retain employees. Until recently, dental plans have been designed as a financial exchange -- an employer paid some amount of premium for a defined amount of dentistry for their employees.

In the early days, there were often no discounts available from provider networks and no real management of the care that was delivered. In the last thirty years, provider networks that offer discounts have been developed and they are often subject to some utilization management. Annual benefit maximums have remained relatively unchanged as compared to cost of care's inflation and there has been little innovation in benefit designs.

Today, most plans offer provider networks with differing levels of discounts and high levels of customer service. Even though dental benefits are beginning to reach a tipping point where the cost of the premium could overtake the value of the benefit, they remain one of the most highly valued and desirable employee benefits.

## **Oral health and overall health: An important link**

Over the last decade, a great deal of scientific evidence emerged which identified a relationship between oral health and overall health. These studies have focused on the correlation between chronic oral infection and inflammation (periodontal or gum disease) and medical conditions such as stroke, respiratory disease, diabetes, heart disease, and some cancers.

In fact, 120 disease symptoms can be detected in the mouth by a dentist and one out of every two people in the United States has some form of periodontal (gum) disease. Periodontal disease is a chronic bacterial infection that affects the gums and bone supporting the teeth. It is the most significant dental disease affecting adults and the severity

increases with age. More than 75 percent of people over age 35 will be affected by some type of periodontal disease.

A recent two-year study by the Columbia University's College of Dental Medicine found that patients who received early periodontal treatment had medical care costs that were lower by 16 percent annually for patients with heart disease, 9 percent annually for patients with diabetes, 11 percent annually for patients with stroke.

A January 2010 report by PricewaterhouseCoopers' health research institute indicated that employers want a health plan that can work with them to improve the health of their workforce. The dental benefits industry has reacted to this employer need by developing a new emerging value proposition based on the relationship between oral health and overall health. Dental benefits are becoming more closely integrated with health benefits to create greater value for individuals and employers and are transitioning from the historic financial exchange to a health and well-being value proposition.

The integration of dental and health data and the application of smart strategies afford the opportunity to deliver better oral and overall health outcomes for members and help to bend the health cost trend for employers.

Having the ability to combine all available health and dental data to identify at-risk members -- those individuals who have not sought appropriate dental care for their medical conditions -- enables insurers to implement education and outreach efforts that encourage at-risk members to seek appropriate dental care. The dental carriers that can effectively integrate data and align Care Management programs across medical and dental will be the winners in this new market and create additional health value for their members.

### **The future of dental**

The future direction of dental benefits will also be personalized to the member based on their individual health conditions. For example, members with Diabetes or Coronary Artery Disease will be qualified for additional periodontal maintenance and scaling procedures; Oral Cancer patients will automatically receive additional Cancer screening and fluoride treatments. We may even see today's dental benefits split into two groupings:

1. The surgical repair of teeth that may look similar to today's dental benefits with deductibles, annual maximums and significant co-insurance.
2. The treatment of oral infection and inflammation that may become a part of medical coverage in health plans as an attempt to manage the severity of disease.

The industry is moving past its historic value proposition of dental benefits as a financial exchange.

The future is based on building strategies that reduce total health expenditures by addressing the emerging research on the connection between oral and overall health.

The dental benefits industry will see more meaningful innovation over the next five years than it has shown in the past fifty years. We will see new conditions emerge where oral and overall health are related and more data will be also be available to show the value of the overall health connection.

*Robert Lewando is the Clinical Director of Dental for USABLE Life. He can be reached at 617-246-9784 or robert.lewando@bcbsma.com*

---

## **COMMENTS**

---

**Like**

*Showing 0 comments*

Trackback URL

[http://disqus.com/forums/lifehealthpro/dental\\_and\\_the\\_connection\\_to\\_overall\\_health\\_lifehealthpro/trackback/](http://disqus.com/forums/lifehealthpro/dental_and_the_connection_to_overall_health_lifehealthpro/trackback/)

---

© 2012 LifeHealthPro. A Summit Business Media publication. All Rights Reserved.