Dental insurance plans form a highly valued and affordable part of a comprehensive employee benefit package. Because of the affordability and ease of use of dental benefit plans, millions of covered Americans receive timely preventive and other dental care. Early intervention encourages healthy habits that have been proven to prevent unnecessary dental decay and periodontal diseases. A 2000 U.S. Surgeon General Report\(^1\) commented that over the past several decades, water fluoridation, improvement in dental hygiene, and the proliferation of dental benefits have significantly improved oral health. This report also focused on what is now a growing attention on the links between oral and systemic health.

**Value of Dental Insurance**

- **Provides Choice of Plans**

Dental insurance products are offered primarily through employer-based benefits programs. There are three primary dental product types that are offered – Preferred Provider Organizations (PPOs), Dental Health Maintenance Organizations (DHMOs), and indemnity products. Over recent years, dental benefit plans have steadily added new covered lives, and it is predicted that by the end of 2010, the market will cover more than 175 million people.

- **Encourages Prevention**

Dental plans provide highly effective benefits – proving over several decades that they encourage healthy oral health habits. Given the ever-growing awareness of the links between oral health conditions and their negative impact on other chronic conditions, it is vital that proper oral health habits are encouraged and dental conditions promptly treated. From the beginning, dental insurance products have been structured to encourage healthy habits and reward consumer by reimbursing diagnostic and preventive dental service at or near 100 percent.

Dental benefit plans go well beyond their primary role in helping to finance dental care, by offering plans that encourage preventive care, proper management of oral health.

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\(^1\) [http://www2.nidcr.nih.gov/sgr/execsumm.htm](http://www2.nidcr.nih.gov/sgr/execsumm.htm)
conditions, and education and alerts that improve the quality of life for people with chronic diseases.

• **Provides Help in Selecting Appropriate Care**

Given that most dental conditions are not life-threatening, there generally is time for consumers to work with their dentist to select the most appropriate and cost-effective way to address their dental problems. Most dental conditions can be treated in several ways, some more costly than others, as well as less effective or appropriate. Dental plans use professionals to prospectively review proposed treatment plans and report their findings to the treating dentist, identifying which treatment option will likely provide the most cost-effective outcome. This product feature is widely available and referred to as a pre-determination of benefits.

• **Helps Provide a Safety Net for Families**

As with all insurance programs, dental plans help defray the cost of expensive dental treatment through the spreading of risk to help keep coverage affordable. Additionally, the majority of dental services are provided by contracted dental providers who have agreed to charge discounted rates and to limit any patient balance billing to the contracted discount amounts.

• **Promotes Quality Improvements**

The dental profession and dental benefits industry are collaborating on evidence-based clinical guidelines and exploring quality measure and reporting capabilities. The goal is to developed quality measures and reporting tools to will help ensure that consumers receive all necessary care based on currently available clinical guidelines.

There is also a growing trend among dental plans to send customized messages that encourage consumers to get routine preventive care on a timely basis. Additionally, dental plans are identifying at-risk patients and communicating educational information regarding the links between periodontal disease and other systemic diseases, such as diabetes, heart disease, and other chronic conditions.

Some dental plans have begun to modify coverage rules that provide additional benefits for consumers with chronic conditions, e.g. waiving time or frequency limitations on the treatment of periodontal conditions.

• **Continues to Evolve to Meet Emerging Needs**

Dental benefit companies continue to develop products that will cover more consumers who do not have dental coverage through their employers. While individual coverage currently forms a small portion of the overall dental plan market, companies have recognized the need to meet the needs of these consumers and responded by extending dental benefit coverage in the individual market.
One result of the advances in dental care and improved oral health over the past five decades is that more seniors retain their natural teeth, but since Medicare does not provide dental benefits, very few retirees have dental coverage. In recognition of the need for continued oral health for this population, some dental benefit plans are developing products for the senior market to help mitigate some of the financial burden on Medicare beneficiaries and encourage seniors to receive timely oral health care. In addition, since this population can be particularly impacted by chronic diseases, the availability of dental benefits can also positively address the link between oral and systemic health.