

Understanding Particular Oral Health Needs of Specific Populations

Dental in Depth An Article Series for Producers

by Thomas Dolatowski

Today, fewer and fewer employers are in a position to comfortably meet the varying oral health needs of their employees and families with the once time-honored “one size fits all” approach to dental program design. After all, different age groups face different dental health challenges. Employees with children have different needs than those without families, and generational attitudes can affect the types of dental care people are likely to need and expect. When matching clients with dental benefits programs, taking such variation into consideration can help you offer dental benefit options that better meet the requirements and budgets of sponsoring groups and employees.

Before we talk about the importance of meeting the oral health needs of specific groups, it’s important to look at what happens when these needs aren’t addressed.

Neglected oral health can lead to physical and financial consequences for people at any age, influencing overall health, quality of life and for employees in particular, productivity at work. Dental health affects some of the body’s most basic functions such as speaking, chewing and swallowing. Studies have also suggested relationships between periodontal disease and systemic health issues, including cardiovascular disease, respiratory illness, diabetes and pregnancy complications.

Regardless of age, preventive dental care is the best defense. For employees, it reduces the potential for discomfort and expenses that accompany restorative procedures like fillings and crowns. The American Dental Hygienists’ Association estimates that for every \$1 spent on prevention on oral health care, as much as \$8 to \$50 is saved on future emergency and restorative procedures.

For employers, encouraging workers to prevent and treat dental problems before they become expensive helps dental plan sponsors get more value from their dental program. It also decreases the costs of work time lost to dental illnesses. In a report issued by the U.S. Surgeon General on America’s oral health, it’s estimated that employees, and their employers, lose

about 164 million hours annually due to dental disease or dental treatment visits.

The Youngest Workers: Keeping Them Engaged

Generally one of the least challenged age groups in terms of oral health, employees in their twenties and thirties, will benefit most from dental plans that focus on prevention. That’s good news, since dental benefit programs are usually structured to encourage employees to seek regular, preventive care.

This population has grown up with the advantages of topically applied dental sealants, the widespread availability of fluoride in community water systems and other highly effective preventive approaches. The challenge now becomes motivating those who have enjoyed the healthcare benefits from such somewhat passive measures to actively participate in dental benefits programs and remain vigilant about prevention when they have few or no dental concerns.

One way to encourage participation is for sponsoring groups to offer dental programs that cover preventive treatments such as regular examinations and cleanings at 100 percent. It’s hard to find a better employee incentive for seeking preventive care.

It’s also important to note that this generation is extremely savvy when it comes to technology and is used to conducting self-service research. These days, when faced with a health problem, they want to learn more about it and they’re as likely to go online to get the information they need as they would be to download a new song. They demand easy access to information about their dental benefits online as well, including coverage, provider directories and related information. With that in mind, be sure to seek out carriers that can meet or exceed those technological expectations.

The Boomers: It’s Their Prerogative

When it comes to oral health, people in their forties and fifties are far better off than prior generations. Nonetheless, restorative procedures become more common for people at this stage in life. This population generally experiences more treatment procedures such as fillings, crowns, root canals, basic oral surgery and periodontics, than people at younger ages.

Members of the baby boom generation tend to be very aware of health issues and also empower themselves with information. They'll appreciate a dental benefits carrier that can offer expertise and resources to help them better understand specific oral health issues and how their dental coverage fits into the picture. Many also have sizable discretionary incomes and are more likely to pay for what they view as the best possible care even if it might carry with it a substantial patient co-payment.

Dental professionals are seeing a strong increase in the demand for cosmetic procedures, fueled largely by people who have maintained good oral health and now want to maintain the youthful smiles. Techniques such as bleaching, bonding and veneers can improve the appearance of their natural teeth. And for those with missing or extracted teeth, some may opt for dental implants over traditional dentures, often at their own expense as implants and cosmetic procedures are not generally covered by most dental plans. For many boomers, it all comes down to choice. They want what they want, they can often afford to pay for it and, they'd prefer to secure the services from their current dentists.

To meet their expectations, look for dental programs with solid coverage of preventive, diagnostic and restorative procedures. Also, pay attention to make sure carriers are up on the latest science and continually work to incorporate evidence-based dentistry into their plan designs.

Backed by statistical evidence from the largest claims data warehouse in the industry, Delta Dental monitors treatment patterns, outcomes and trends and makes regular improvements to its programs. Also, large carriers like Delta are able to offer large nationwide networks so it's more likely that employees who have long-term relationships with their dentists don't have to consider switching just to receive in-network benefits.

Not Quite Ready to Retire: Maintaining Optimal Oral Health

As workers remain in the workforce longer than ever before, the dental health needs of people in their sixties and seventies are becoming more important to your clients' benefits decisions.

It used to be tooth loss was a common consequence of aging. Although still a concern, today's level of dental care has changed this outlook. In 1960, the average American over the age of 65 had just seven of his or her original teeth. People approaching that same age today can expect to have at least 24 of their natural teeth intact.

While adults are living and working longer, and keeping more of their natural teeth longer, other physical

factors may begin entering the picture. As with other age groups, preventive dental care remains imperative not only for the sake of oral health but also to promote overall health. Older adults are more likely to have chronic conditions that may affect their oral health, such as diabetes and respiratory illnesses. Many of these conditions also require the use of medications, some of which can contribute to additional oral health complications.

Despite these and other complex issues, older adults are generally less likely to visit dental care providers than younger adults. Many avoid regular examinations, are simply not aware of their importance, or believe that preventive dental care is no longer relevant to them.

Education combined with a well-rounded dental benefits program can help encourage them to seek care. Some carriers offer oral health education handouts, articles for employee newsletters and other materials that help people learn about the important connections between oral health and overall health. And to reiterate a point made earlier, there are few better motivators to seeking preventive care than to offer a dental program that covers preventive services at 100 percent.

Don't Forget the Kids

When children are affected by poor oral health, your clients are affected, too. Children lose an estimated 51 million hours of school to dental-related illness, causing more lost work time as employee parents tend to their children.

Benefits such as regular check-ups, fluoride treatments and sealants all have been shown to be highly effective in helping kids establish the foundation for a lifetime of good oral health. In a study tracking its own customer and patient treatment data, Delta Dental's Data & Analysis Center compared children ages six to 15 who had sealants applied with those who did not. The study found that children with sealants were 78 percent less likely to get subsequent restorations such as fillings and crowns. When children received sealants combined with one to five topical fluoride treatments in a five-year period, they were 87 percent less likely to need restorations. Many dental benefits programs cover these treatments for children, often at no out-of-pocket cost to the employee parent.

Employees with teenagers greatly appreciate orthodontia benefits, which can often be purchased as a rider to an existing dental benefits program. The demand for braces among twenty to forty year-olds has also increased dramatically in the past decade. With its growing appeal, an orthodontic benefit might be a popular suggestion to clients.

Motivating Employees to Attain Oral Health

Motivating employees to maintain good oral health isn't at the top of many employers' lists. By simply

offering a dental benefit – and one that suits a client’s employee base – employers can take a big step in the right direction.

A recent national poll conducted by the nonprofit group Research!America assessed public attitudes on oral health and found that an overwhelming 85 percent of Americans indicated their oral health was very important to their overall health. The same poll found the lack of insurance is the primary reason people hadn’t visited the dentist in the past 12 months. According to the National Center for Health Statistics, people with dental insurance visit the dentist almost twice as often as people without such coverage.

Most dental plans cover preventive services with minimal or no out-of-pocket costs to the employee and encourage semi-annual checkups and cleanings.

Conduct periodic reviews of your clients’ dental benefits programs to make sure they place an emphasis on prevention and otherwise meet the needs of the employees. If providing dental benefits that are either fully or partially employer-funded is not an option, consider suggesting a voluntary plan where employees pay their own premiums combined with the advantage of lower-cost group rates.

Important at any age, regular preventive care significantly reduces the possibility of dental emergencies and costly restorative procedures for employees and their families. Working with your clients, you can help employers and their employees identify ways to take advantage of preventive care, treatments and diagnostics, with the goal of maintaining and improving oral and overall health.