



DENTAL CASE MANAGEMENT INDEMNITY PLANS

What is dental case management?

Our dental case management is a unique, best practice approach to managing our members' more complex dental claims and costs. This added-value service is delivered by our experienced dental claims team with added clinical input from our dental advisor.

What are the benefits?

Dental case management provides the member with:

- reassurance that treatment is in line with clinical standards
- reassurance that they are not being over or under treated
- the opportunity to discuss their treatment with us
- the opportunity of getting a second opinion or changing to another dentist

Our experienced claims team provide the member with a clear picture of what is covered by the plan and what we will pay for the claim, before the treatment starts. This helps prevent any surprises or disappointment.

How does it work?

To help ensure your employees avoid unnecessary treatment, they must* obtain our prior approval for:

- major treatment
- treatment as a result of an accident
- oral cancer.

Case Study A – member over-diagnosed

On visiting their dentist for a routine examination, a member was diagnosed as needing 10 crowns and 4 fillings. The estimated cost of treatment was £5000.

The member contacted one of our claims administrators who asked to see the x-rays and study models. On looking at the clinical evidence our dental advisor could see that most of this work was unnecessary and suggested that they get a second opinion from another dentist.

The member decided to follow this advice and called us back after an examination with another dentist, who agreed with our diagnosis – only 3 small fillings were required. The member went ahead with the treatment and we reimbursed up to plan limits.

Not only did the member receive the most clinically appropriate treatment, but they were absolutely delighted with our service and support and called to thank us. The out-of-pocket expense to them was significantly reduced and they were left with remaining benefit to use. In this instance, the member was spared the stress of having a considerable amount of unnecessary treatment - involving taking more time off work.

Cost of original treatment plan	- £5000
Actual cost of treatment required (2 checkups and 3 fillings)	- £195
Total savings made	- £4805

Major treatment includes periodontal treatment (treatment of gum disease), dentures, crowns, bridges, veneers and inlays. For these treatments we need to see a treatment plan and x-rays before the treatment is carried out. In certain situations we may also need to see study models (a plaster model of the mouth) and/or clinical photographs.

This allows us to check that treatment being provided is:

- necessary
- appropriate
- up to recognised clinical standards

We tell our members on the call what to send us along with the claim form. Once approved, we send them a letter detailing the amount that will be reimbursed for each item of treatment. If we have any questions about the treatment we contact the dentist directly and keep the member up to date. When the treatment is approved, we return the x-rays and study models directly to the dentist with a letter thanking them for their cooperation and confirming that treatment can proceed.

*Non-authorized claims may result in non-payment.

Our Dental Case Management in action

Dentists have a duty to provide preventative and restorative dental advice where they judge it clinically appropriate. At Cigna we recognise that, here in the UK, there are still inequalities in dental access, prevention and high quality patient care. Our dental case management service offers peace of mind and minimal out of pocket expense for your employees.

Here are a few of the many satisfied comments we receive from our members:

“I have received first class service from everyone I have had contact with at Cigna. Everything has happened exactly as they described giving me absolute peace of mind.”

“The ladies who I have spoken to on the phone could not have been more pleasant or helpful - the whole process is painless and efficient.”

Case Study B – member under-diagnosed

A member visited their dentist for the usual six monthly check-up and was advised a crown was needed.

A member contacted one of our claims administrators who asked to see the x-rays. On looking at the clinical evidence our dental advisor could see that an infection was present around the periapical area (the root of the tooth) and that root treatment was also needed. We called the dentist to point this out and to discuss the prognosis and recommendation. After consideration, the dentist agreed with us and the member went ahead with the root treatment and the crown was fitted. We reimbursed the member for both treatments up to the plan limits.

The member was very happy with the support they received from Cigna and we were able to ensure they received the most clinically appropriate treatment. If the root treatment had not been carried out, the patient was in danger of developing a painful abscess and removal of the crown would have been necessary. Because the root treatment was carried out in a timely manner, the patient was also spared the possibility of losing the tooth and having to take time off work to attend additional dental appointments.