CIGNA UK highlights attitudes to dental care

"93% of respondents agreed dental health was important or very important to them"

"32% of respondents had to delay or cancel dental treatment due to cost"

Introduction

At a time when access to dental care is improving, a new more worrying trend appears to be emerging. Patients are delaying or cancelling dental treatment due to cost – which can only lead to more serious problems developing and increase the risk of unplanned time off work.

CIGNA commissioned research with 4media to gauge attitudes towards dental health, identify the challenges people face in funding care, and understand what they would be willing to pay towards maintaining their dental health.

How important is dental health?

Before commissioning the research, CIGNA had a concern that dental health perhaps wasn't that high on peoples' agendas. Membership of dental plans is relatively low in the UK, with only around 6% of the population being a member of a capitation or insurance plan.

So we asked the question – how important is your dental health? Pleasingly, 93% of respondents rated it as important or very important.

Why have so many people had to delay or cancel treatment?

It's likely that most people associate going to the dentist with a once or twice a year check up and scale and polish. If they're lucky enough to have access to an NHS dentist this won't cost more than £17, but if they go private, they may pay anything between £20 and £80. These are still costs that most people can probably plan for or pop onto a credit card without thinking too much about it.

The problem is, as with all things in life, people don't tend to spend a lot of time thinking "what if something serious goes wrong?". So the costs of major dental treatment can often come as a bit of a shock. Crowns can cost anything from £200. In central London they can cost an average of £500. With nearly 1 in 3 respondents agreeing that they have had to delay or cancel dental treatment due to cost, it's clear that the affordability of dental care is a growing concern. It's a well reported fact that people have less disposable income today, so now more than ever it's important that to plan for the unexpected.

What can be done to help avoid high costs?

People should think about what they can afford to pay towards maintaining their dental health. Then they can make a decision based on the level of protection they think they might need. This could mean setting aside a regular amount of money each month to pay for routine maintenance appointments. But by paying a similar amount of money per month towards a dental insurance plan, you can protect yourself against much higher costs.

Only 14% of respondents are a member of some sort of dental plan, and just fewer than 5% of all respondents accessed this through their employer. Promisingly, over 50% of respondents said they would pay £10 or more per month towards maintaining their dental health.

What else does the research tell us and what can employers do about it?

Employers should already be concerned about the fact that nearly 1 in 3 people have had to delay or cancel treatment due to cost. This increases the likelihood of needing emergency dental care – potentially leading to unplanned leave from work. In one region, as many as 21% of respondents reported that they had to take this – and this percentage is only likely to increase as affordability becomes more of an issue.

In regions where dental plan membership was higher, the likelihood of having to take unplanned time off work was lower. Employers are in an ideal position to be able to negotiate a great dental plan option on behalf of their employees.

The great thing is employers can provide dental plans as a company paid benefit, pay a contribution towards the costs or introduce them to their employees on a salary paid basis, most commonly through a flexible benefits arrangement. There's minimal administration for the employer and unlike many other health benefits, everyone can and does use them. With plans available from as little as £7 a month and a choice of cover options, there's a plan to suit all needs.

Where can we get more information from?

You can call and speak to one of our consultants on 01475 788 779.

Summary of research findings:

- 93% of respondents rated their dental health as important or very important.
- Nearly 1 in 3 respondents had to delay or cancel treatment due to cost.
- 15% of respondents had to take unplanned time off work due to dental problems.
- 15% of respondents had some sort of dental plan.
- 5% of respondents had a dental plan through their employer.
- 71% of respondents self paid for dental treatment.
- 55% of respondents were willing to pay £10 or more per month to maintain their dental health.