



# Good dental care impacts health: Why and how employers should take action

A white paper



## Looking back on National Smile Month

**Did you know that...**the UK's largest oral health awareness campaign, organised by The British Dental Health Foundation took place between May 16<sup>th</sup> and June 16<sup>th</sup> this year? Aimed at reaching a new audience of around six million, the campaign slogan "Two minutes, twice a day – teeth for life" focused on the promotion of good dental habits for an improved quality of life. During National Smile Month, a whole host of dental practices, pharmacies, schools and colleges got behind the campaign dedicated to improving the public's oral health.

Working with Oral Health America, the campaign's purpose is to educate us that the consequences of poor oral health reach much further than the mouth.

## Reviewing the evidence

Maintaining teeth has obvious benefits for chewing food, talking clearly and for general self confidence. Research findings are now helping identify the mouth as an "early warning system" for certain medical conditions. Gum disease, the largest cause of tooth loss in adults, has been linked to complications for:

- **Heart disease and stroke:** Bacterial by-products from the gum tissue can enter the blood stream and cause small blood clots that may contribute to the clogging of arteries<sup>1</sup>.
- **Diabetes:** Studies<sup>2</sup> suggest gum disease is linked to an increase in the time blood sugar remains at a high level and can lead to type 2 diabetes.
- **Pre-term birth:** Pregnant woman with chronic gum disease during the second trimester are up to seven times more likely to give birth prematurely. In the lead up to National Smile Month, evidence<sup>3</sup> of the first documented link between a foetal death and the mother's pregnancy-related gum disease emerged in the United States.

Clearly, our mouths are speaking volumes about the state of our health. And with 3 out of every 4 UK adults over the age of 35 affected by gum disease, the significance of these studies begins to take hold. The good news is that gum disease is a preventable condition and can be treated and kept under control with regular cleaning sessions and dental checkups.

## How can dental plans help my employees?

You are in a great position to contribute to the oral health of your workforce by providing access to dental benefits. A comprehensive dental plan will help with the costs of treatment and hopefully engage employees to seek regular preventative care. With regular use, the benefits become tangible. And it saves employees money which, as one of our members recently told us, is "very important in these difficult times"\*.

The critical point for employers is that the appeal for dental insurance is broadly spread – regardless of age, gender or status this is a valued benefit that can be provided to each and every employee (including dependants if desired) throughout the company. Members can access generous re-imbursments on a wide range of dental treatments – including peace of mind cover for accidents and emergencies and oral cancer.

## What are the payment options and how will this help my business?

Dental insurance can be integrated with ease at a relatively low cost and can be set up on a company paid basis with pricing based on group size. An increasingly popular choice for medium to large companies is a flexible benefits package with dental insurance now featuring as one of the top benefits offered in this way<sup>4</sup>. Through flex, companies can opt to pay for a base level of cover and/or employees can choose the level of cover they need and pay for the benefit through salary sacrifice. Voluntary individual direct debit arrangements are also possible for larger size schemes.

At a basic level, providing a benefit that will save employees money in times of financial uncertainty is a great way to reinforce positive perceptions – in turn, helping staff to stay happy, productive and loyal. As National Smile Month has highlighted, the real return on investment comes from early diagnosis of potentially expensive medical conditions. Regular check ups and hygienist visits will help prevent longer term problems from occurring and also help detect existing problems as early as possible. This means you can provide a benefit that will help prevent future sickness absence and may even help keep those private medical insurance premiums down!

Comprehensive dental plans are available from as little as around £79.00\* per person per year,

\* CIGNA Crystal 100 plus rate

## But why the need for dental plans?

Knowing that dental visits are an important part of a preventative oral health routine is one thing. Being able to easily access and afford quality dental treatment and advice is quite another!

Dental treatment is the most costly and frequently used health item that the National Health Service doesn't universally provide free at the point of use. The proportion of NHS dental care paid by patients has progressively increased over time as Government subsidies have diminished. The biggest trigger for NHS dentists to 'go private' followed the introduction of a new Contract in April 2006. At this time, a three charge band\* system and a new incentive based on targets to award dentists for achieving Units of Dental Activity (UDAs) was introduced. The reforms proved highly unpopular with the profession and unintentionally led to patients being either under or over treated. For most dentists this led to a sense of frustration about how they felt they were having to practice and a perception that it adversely affected their patients.

Apart from general discontentment with the NHS system, there are other factors driving the rise of private dentistry in the UK. Over the last decade or so, patients needs have moved from simply ensuring their teeth are healthy and pain-free to an ever-stronger desire that they should also be cosmetically pleasing. Dentists looking to meet these needs have had to re-equip their practice and supply the best quality materials and technology – a cost

burden not met by Government resource. In converting to private practice, dentists are able to provide better access to their services, treat their patients to a very high standard and offer a wider range of treatment options.

It's for these reasons that we saw (and continue to see) growing conversion towards private practice and the resulting high profile NHS access issues.

**Key Fact:**

Figures show<sup>5</sup> that in the two years to June 2008, 1.2 million fewer patients visited a dentist in England than in the period before the reforms were introduced.

\* These charges currently range from a maximum limit of £16.50 for maintenance up to a maximum limit of £198.00 for complex treatment.

## What is the Government doing?

In June 2009, an independent Government review team, led by Professor Jimmy Steele, was set up to review the provision of NHS dental services in the UK. The report's recommendations included the proposals that dental contracts are developed with much clearer incentives for improving health, access and quality. The British Dental Health Foundation is now putting together and piloting a new NHS contract using a whole range of key performance indicators instead. But, from the dentist's point of view, these new contracts might appear even more oppressive than the current ones - which could provide yet another reason to go private.

**And hot off the press...** The new Government has recently pledged that the new contract will focus on achieving good dental health and increasing access to NHS dentistry. Whether they will follow through with the necessary funds to carry through its proposals, how quickly they can be implemented and how patient charges will be affected remains to be seen. Either way, private dentistry is already well established and is unlikely to diminish because of these changes. Dental care remains for the majority, an out of pocket expense – and dental plans are here to help fill the gap.

## Raising awareness in the workplace

Whilst National Smile Month may be over for another year, you can still generate a buzz around the value of your dental benefit. Here are some future oral health related campaigns still to come:

**Diabetes week – June**

**World heart day – September**

**Mouth Cancer Action Month – November**

## References:

- (1) Periodontal microbiota and carotid intima-media thickness: the Oral Infections and Vascular Disease Epidemiology Study - [www.ncbi.nlm.nih.gov/pubmed/15699278](http://www.ncbi.nlm.nih.gov/pubmed/15699278)
- (2) Diabetes and periodontal disease: a case-control study - [www.ncbi.nlm.nih.gov/pubmed/15857077](http://www.ncbi.nlm.nih.gov/pubmed/15857077)
- (3) "Term Stillbirth Caused by Oral Fusobacterium nucleatum" - Obstetrics & Gynecology, February 2010 - Yiping W. Han
- (4) Employee Benefits – The Benefits Book 2009
- (5) NHS Dental Statistics, Q1 2008-2009

## About CIGNA:

Our aim is to help employers effectively manage employee health benefits and health risks, and our products and services include:

- Group private medical plans
- Group dental plans
- Absence case management services
- Occupational health services
- Wellbeing solutions

For more information about our dental plans, or any of CIGNA's other products and services, please contact our sales support team quoting 'Dental white paper 1' on:

Telephone: 01475 492458

Email: [sales.support@cigna.com](mailto:sales.support@cigna.com)