

# New Dental Plans Help Consumers Elect Appropriate Care

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In the era of consumer-directed health plans, Americans are expected to make wise choices with regard to their health. They are supposed to keep healthy habits and seek regular preventive care from the best doctors, all with an eye toward avoiding costly health conditions down the road.

To help people take charge of their health, a new crop of dental plans is emerging that has a fresh emphasis on prevention.

The new plan twists are a timely response to mounting evidence that shows a strong link between the health of the mouth and that of the rest of the body. People with gum disease, it is now understood, have a higher chance of experiencing heart disease, diabetes and pancreatic cancer. Gum disease also is associated with premature birth and low birth-weight babies.

In response to such findings, some dental plans have begun to offer more services for people who need them. They may provide an extra cleaning to diabetics, pregnant women or other members who are prone to gum disease.

One of the newest benefit enhancements along these lines is professional fluoride treatment for adults. Kids are used to getting fluoride applications at their regular dental check-ups. But when those treatments end at age 19, the days of bubblegum-flavored mouth trays quickly recede into memory. But there is now evidence that shows many adults can benefit greatly from this simple and inexpensive procedure.

Most adult tooth decay begins at the gum line. Applying fluoride there can strengthen tooth structure and prevent decay. That's truer for adults than it is for kids.

Some insurers have decided to cover fluoride treatment for any adult who needs it. In a consumer-directed model, dental plan members don't have to jump through hoops to prove they need the extra care. The decision is between patients and their dentists.

Leading-edge dental plans also are providing enhanced cancer screening technology to their clients. Oral cancer is particularly deadly and on the rise, despite a decrease in other types of cancer. Tobacco and alcohol use are its primary causes.

The diagnosis of oral cancer is expected to increase by 11 percent this year, when 34,000 Americans learn they have it, according to the Oral Cancer Foundation. Early detection is key to surviving oral cancer, but only about one-third of cases are discovered in the early stages. That's because it is extremely difficult for dentists to see the beginnings of oral cancer. They need special tools to help them detect problem areas.

One such tool is ViziLite Plus, manufactured by Phoenix-based Zila Pharmaceuticals. It gives dentists a small "wand" of fluorescent light to shine in a patient's mouth, revealing cell abnormalities that would not be visible to the naked eye.

Guardian will cover ViziLite testing for new business beginning this spring. It is the first carrier to offer this benefit as part of a PPO network.


In keeping with the trend toward ramped-up consumerism, some dental insurers also are adding a "rollover" feature allowing members to carry over some of their annual maximum benefit dollars into the next year. Plan members can use the extra money to help pay for major expenses such as dental implants, crowns and bridges.

A carefully structured rollover plan encourages consumerism in two ways. First, it gets participants to plan ahead for extraordinary dental expenses and to use their benefits for preventive care. Second, it provides them with a

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significant financial incentive to use dentists in the PPO plan. For example, participants with an annual benefit maximum of \$1,000 who keep their dental expenses at or below \$500 during the year may carry \$250 into the next plan year. But if they use a PPO dentist, they're allowed to roll over \$350.

Employees love their dental insurance. It is the most treasured employee benefit after health insurance, according to LIMRA International. To satisfy growing employee demand, more employers than ever are offering dental benefits to employees, either as an employer-paid or voluntary option. Workers deeply value dental benefits even as part of a voluntary package. They know they are getting a meaningful group discount, and they like being able to pay premiums through payroll deduction.

For employers, dental benefits offer not only a means of keeping workers happy, but they also keep workers healthy. 

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