

An Agent's View On Why Dental Care Should Be A Basic Benefit

BY TONYA DRAUGHON

AS COMPANIES STRUGGLE with skyrocketing health care premiums, all too often they look at eliminating ancillary benefits like dental insurance from their overall package.

Unfortunately, this approach is shortsighted. Today there is strong evidence supporting the connection between good oral health and good overall health.

This often overlooked connection brings to the forefront the need to get the message out to companies and business owners that preventive dental care and catching dental distress early will help avoid serious health problems down the road, which could in turn, impact health care premiums.

As an insurance agent, I am often questioned about the importance of dental benefits in the workplace. Below are 7 misconceptions in the business community about dental insurance, along with suggestions for sales agents to overcome the challenges of selling dental insurance.

1. I own a small business; therefore, dental insurance is not within my budget.

When it comes to small businesses, there often is an inaccurate perception that dental insurance is too expensive. On the contrary, many dental insurance companies now offer competitively priced plans or discount cards to address the unique needs of a small business owner. The key is finding the balance between quality dental coverage and affordable premiums or fees.

Additionally, small business owners face the risk of not being able to retain or recruit talented employees without a competitive benefit package that includes dental insurance.

2. My employees have medical insurance, so they don't need dental insurance.

It's important to remember that any infection in the oral cavity can quickly migrate through the blood stream to other parts of the body.

Because of the systemic relationship between oral health and overall health, companies that provide only medical coverage may eventually face higher premiums, as well as productivity and absenteeism issues if their employees experience dental problems that progress into medical issues.

I personally have had an experience that showcases the importance of dental coverage.

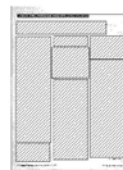
My father-in-law ran a small business for many years and never saw the value in purchasing dental insurance for himself or his employees. He was a borderline diabetic, but never having serious dental ailments and lacking dental insurance, he put off preventive dental check-ups. Eventually, periodontal disease set in, causing an infection that led to multiple complications. In the end, what could have been easily prevented through regular dental check-ups resulted in a 4-week hospital stay, heavy doses of antibiotics (which led to even further complications) and permanent blindness in one eye.

It's a fact that more people seek preventive dental care when they have dental insurance or access to discount cards. An ounce of prevention is really worth a pound of cure when it comes to dental benefits!

3. I'll just lump dental and medical together to save money.

It may seem convenient or cost-effective to combine insurances, but health and dental coverage bundled as one tend to have less of a focus on dental coverage and provide limited benefits.

It is best for employers to choose a plan that covers the costs of all types of dental treatment—whether it is a routine checkup or an emergency procedure. For all dental



plans, comprehensive coverage works best.
4. It doesn't really matter what dental plan I choose. I'll just go with the most reasonably priced.

It *does* matter what plan an employer chooses.

It's important to take the time to consider whether the plan covers dental implants, crowns, dentures, oral cancer exams and provides coverage for preventive procedures for high-risk patients such as diabetics or those with suppressed immune systems. These are important aspects of a dental plan that can be crucial in addressing complex or serious dental problems with employees of all ages.

The lack of a comprehensive plan can result in large out-of-pocket costs for employees, as well as delays in treatment. Again, delays in treatment could ultimately result in increased absenteeism and higher overall medical costs.

5. My employees are young and healthy. They don't need to worry about dental issues.

People of all ages benefit from preventive treatments, and non-routine dental problems affect all age groups based on many risk factors often related to diet and lifestyle.

Because of this, it is important to communicate the need for comprehensive dental coverage to companies and business owners. It is also important to understand a company's objectives for the dental insurance and ensure the plan is customized to meet the selected objectives. Many plan options are available for self-funded or fully-insured plans, HMOs, PPOs or traditional indemnity.

6. Dental insurance won't do anything to improve my company's bottom line.

As more and more evidence mounts, the tie between good oral health and good overall health grows stronger. Keeping medical premiums down is key to most employers' bottom lines, and having a comprehensive dental plan that encourages early diagnosis of potentially expensive medical conditions is a great way to keep medical costs down.

In addition, if employees are in pain

due to dental distress, they are not going to work in a productive manner and are highly likely to be absent. Only healthy, productive employees contribute to a healthy bottom line.

7. I don't see the value in adding another expense to my employees' paychecks.

In my role as an insurance agent, I make it my priority to educate both current and prospective clients on the importance of a comprehensive dental plan—not only to satisfy employees, but to keep quality-of-life issues top of mind.

Once I create the understanding that dental insurance contributes to better overall health, most employees are willing to pay a portion of the premium in exchange for the coverage. And when employees are paying a portion or all of the premium, they are more likely to utilize the preventive benefits.

Once employers and employees understand that dental insurance contributes to good overall health and can reduce out-of-pocket expenses, a dental insurance plan makes sound business sense for both parties.

The bottom line is that dental insurance should not be an option—it should be a necessity.

Today's insurance market offers a wide array of dental options that provide businesses cost-effective premiums with comprehensive coverage. With all of the new studies highlighting the correlation between periodontal disease and ailments such as diabetes and cardiovascular disease, and the obvious damage that poor oral health can do—by letting conditions such as oral cancer get worse and by letting infections that begin in the mouth go elsewhere—dental insurance proves to be a solid investment that has the potential for a high rate of return. ■

