



Selling Your Clients on Dental Insurance

BY TONYA DRAUGHON

According to the 2005 Group Purchaser Behavior Study commissioned by the National Association of Dental Plans, dental plans rate as the third most important employee benefit, just behind health and retirement. Today's employers face the risk of not being able to retain or recruit talented employees without a competitive benefits package that includes dental insurance.

Unfortunately, most people are not aware of the connection between good oral health and overall health and well-being. As companies struggle with skyrocketing health care costs, they are often forced to eliminate dental benefits. Given the strong connection between oral health and general health, this decision is shortsighted.

As agents in the business of selling health care-related policies, you need to make it a priority to inform your current and prospective clients that dental health is an essential part of a healthy lifestyle and that all employees should have access to affordable, quality dental care. More people seek preventive dental care when they have dental insurance or access to discounted fees. In the absence of dental insurance, many people wait until they are in acute dental distress, contributing to higher treatment costs, greater absenteeism at work, and a significant loss of productivity. Employed adults lose more than 164 million hours of work each year to dental disease, according to the National Center for Chronic Disease Prevention and Health Promotion. Proper dental coverage can help reduce this alarming statistic.

Tips for selling dental insurance

When selling dental insurance, remember to put yourself in the client's shoes. When promoting dental insurance, here are some points to highlight as important considerations.

Comprehensive coverage works best

Maintaining good dental health can be expensive. Therefore, employers should choose a comprehensive dental insurance program that covers the cost of all types of dental treatment, whether it is a routine checkup or an emergency procedure.

Examine options and consider flexibility

Each company's needs are unique. Work to uncover what dental plan will work best for a company's employees. Is it a self-funded or fully insured plan? Is there a preference for HMO, PPO, or traditional indemnity? Many dental insurance companies can customize options to fit a company's specific needs.

In respect to the connection between good oral health and good overall health, there are now dental insurance plans that come with value-added products, such as access cards for vision, hearing, and/or pharmacy expenses. If an employer is on the edge, these value-adds can help you seal the deal.

Delve into insurance company's history of rates, renewals, and procedure changes

It is important to tell prospective clients about the caveats of many dental insurance plans. Not all carriers provide the same services year-to-year, and many hike premiums in subsequent years. It is essential to carefully review all plan elements to avoid any surprises when

filing claims.

Reimbursement rates — what are they really based on?

Carriers can advertise a reimbursement level of the 80th to 90th percentile. However, agents need to ask what the percentile is based on. For example, carriers may be paying at the 80th percentile of their own fee schedule, or they may be paying based on independent data from a national source, such as Ingenix. Make sure to check the fine print. You also need to ask what year's data is being used and how often the data is updated. The 80th percentile of 2004 is going to have lower reimbursement amounts than the 80th percentile of 2006, which can result in significant balance billing. Always ask your carrier representative for details.

Remember key statistics and their link to dental issues

It's as simple as this: Preventive oral care saves money. According to the American Dental Hygienist Association, every \$1 spent on prevention results in savings of \$8 to \$40 in dental treatment costs.

New products, new ways to measure value and new investments in technology are redefining how dental benefits are delivered. There are many opportunities to sell dental insurance. Educate your current and prospective clients on the importance of dental insurance and you'll help create a win-win situation for employers and employees alike.

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