

ORAL HEALTH:

MAKING AN IMPACT ON OVERALL HEALTH AND WELL-BEING

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The Surgeon General estimates that the American economy loses 160 million employee work hours each year due to oral health issues. Additionally, one of the major findings of the Surgeon General's Report on Oral Health is that oral diseases and disorders affect health and well-being throughout life.¹ Yet many Americans still fail to see the connection between oral health and overall health and well-being.

The connection is simple: The mouth isn't just an entrance to the body; it is a vital part of it. Dental and oral problems may have a direct and indirect impact on the rest of the body. There are an increasing number

of scientific studies that suggest a direct correlation between poor oral hygiene and systemic diseases such as heart disease, diabetes, stroke and Alzheimer's. For example, the oral bacteria that accumulate through poor dental hygiene can attach to the fatty buildup in arteries and may increase the likelihood of a stroke or heart attack.

The connection between oral and overall health works both ways. Dental preventive care can help identify and put a stop to diseases before they exacerbate or lead to expensive health conditions. Although there may be no pain or other noticeable symptoms, preventive care can identify oral

disease and help patients take steps to halt or slow down their progress. Preventive care also is less painful and less expensive than the treatment of conditions that have progressed due to untreated diseases.

Healthy teeth enable people to look good, speak and eat properly, all factors that impact self-esteem as well as the types of food they eat. Inability to eat certain foods or properly chew them can certainly impact one's nutrition and digestion. By practicing good dental hygiene daily and receiving regular diagnostic and preventive oral care, one can help prevent tooth decay and periodontal disease, reducing the need for costly procedures such as root canals, fillings, periodontal treatment and extractions.

According to the 2011 National Association of Dental Plans/Delta Dental Plans Association Joint Dental Benefits Enrollment Report, only 57% of Americans have dental insurance. The most commonly cited reason individuals without dental insurance give for not visiting the dentist is lack of insurance.² Dental insurance can provide

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individuals with access to a network of providers as well as favorable rates for dental services that help maximize their coverage. As a result, 87% of people with dental insurance are likely to have visited the dentist within the past year.²

Dental care is usually more affordable with dental insurance, as it typically covers the cost of cleanings, routine exams and x-rays, and pays other benefits (up to the insured’s annual maximum) while reducing out-of-pocket costs for other dental procedures. More specifically, dental insurance usually features discounts on services completed by in-network providers at coverage approaching 50%, 80% or more, yielding additional value for dental insurance policyholders. Clearly, the cost savings can be great, but preventing disease and illness before they start is invaluable and the best outcome of having dental insurance.

Although cosmetic dental procedures are not normally covered by insurance, many dental insurance carriers actively make adjustments to coverage to ensure that they are offering procedures that members desire and consider to be of value. Most employers evaluate dental benefit plans based upon comprehensive coverage as well as features such as orthodontia, carryover benefits, dental implants and enhanced benefits for employees with increased risk factors, such as extra cleanings during pregnancy and pre-diagnostic screenings for oral cancer.

Dental insurance is truly about preventing issues before they begin. Employers understand that this is an invaluable benefit and most actively seek to provide their employees with access to it. Ninety-six percent of employers believe dental benefits are an essential or differentiating factor in the recruitment of employees.³ Many employers offer dental benefits that cover dental cleanings at no cost to the employee. By doing so, they encourage employees to take preventive steps that can assist in maintaining productivity and keeping overall benefit costs down. Even with the anticipated im-

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part of PPACA, which does not include an adult dental mandate at this time, it is likely that employers will continue to offer dental benefits by continuing current offerings, increasing the cost sharing or providing a defined contribution.

With a clear understanding of the benefits offered through the exchanges, employers can provide their employees with a complete overview of how the individual benefits included in their benefits packages can work in tandem, producing optimal results—healthy and productive employees that have affordable healthcare costs. In addition to offering a comprehensive benefits package that includes dental insurance, employers can encourage employees to take the following daily preventive measures to improve and maintain good oral health:

- **Brush at least twice a day and floss daily.** The brushing of teeth removes plaque from the surfaces of teeth, while flossing will remove it from in between teeth and other areas that a toothbrush may not reach. If not removed, plaque can build up and lead to cavities and gum disease.
- **Use toothpaste and/or mouthwash that contain fluoride.** Fluoride helps prevent tooth decay.
- **Visit the dental office on a regular basis.** Depending on individual needs, some people may need to visit the dentist more frequently than for bi-annual cleanings. Checkups and cleanings can enable a dentist or hygienist to determine the risk for tooth decay and other oral health issues.

- **Eat a healthy diet with only a limited amount of retentive snacks (those that stick to the teeth) and sugary drinks, if any at all.** Eat foods that are sugar-free and low-fat, because the right foods can help protect teeth from decay. Avoid sugar-filled or starch-based snacks that are retained for longer periods of time on teeth and oral tissues. Make sure to verify food content by using the Nutrition Facts panels. The largest culprits of sugary drinks are soft drinks that are highly acidic, which means that they can dissolve and soften tooth enamel and increase the likelihood of tooth decay. Try water, milk and/or 100% fruit juice as alternatives. If sweet or soft drinks are a must-have, drink water after each serving. The water serves as a rinse, to keep the acids from overstaying their welcome on tooth enamel.
- **Limit alcoholic beverage consumption.** Consumption of large amounts of alcohol increases the risk for oral and throat cancers. The American Cancer Society recommends limiting alcoholic beverage consumption to one drink per day for women and two drinks per day for men. (Drinking alcohol has been linked to a higher risk of liver cancer, colon cancer and breast cancer as well.)
- **Avoid using tobacco products.** In the U.S., tobacco use is responsible for nearly one in five deaths.⁴ Besides lung cancer, tobacco use also increases the risk for cancers of the mouth, lips, nasal cavity and sinuses, larynx, pharynx, esopha-

gus, stomach, pancreas, kidney, bladder, uterus, cervix, colon/rectum, ovary and acute myeloid leukemia.⁴ Tobacco use also increases the risk for gingivitis, periodontitis and tooth decay. It also contributes to bad breath and stains teeth. If those are not strong deterrents, smoking also has been linked to an increased risk of vision problems such as cataracts and macular degeneration.

Oral health is extremely important to overall health and well-being, and prevention is key to improving and maintaining both. Employees with dental insurance are more likely to engage in healthier behaviors and remain productive. Preventive measures directly correlate with healthcare costs by decreasing the likelihood that employees will have an illness, condition or disease that requires expensive treatment. As champions for health and well-being, employers can communicate how oral health is connected to overall health and offer benefit plan options that reinforce key messages. These efforts will enable them to attract, recruit and retain a healthier, more effective workforce and help protect employees from expensive, time-consuming healthcare issues. **HIU**

- ¹ U.S. Department of Health and Human Services. *Oral Health in America: A Report of the Surgeon General—Executive Summary*. Rockville, MD: Department of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health, 2000
- ² National Association of Dental Plans Report: The Haves and the Have-Nots: Consumers with and without Dental Benefits, February 2009
- ³ National Association of Dental Plans 2011 Group Purchaser Behavior Study, September 2011
- ⁴ American Cancer Society, *Cancer Facts & Figures*, 2012