

Kids in Need: The Value of Dental Insurance



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Tooth decay is the single most common chronic disease that kids face today – five times more common than hay fever and seven times more common than bronchitis. The United States Surgeon General calls it a silent epidemic.

From the 1970s to 1990s, tooth decay declined in kids age two to 11. The opposite has occurred during the past 19 years, with a significant increase in the number of kids with cavities. (*National Institute of Dental and Craniofacial Research*)

The American Dental Association is concerned that parents who are worried about finances during this economic downturn may choose to delay dental care for their children.

Unfortunately, oral health problems do not resolve independently. If left untreated, dental problems only get worse and require more expensive care solutions. For example, untreated tooth decay in childhood can lead to lifelong tooth and gum problems, hospitalizations and emergency room visits, delayed physical development, and missed school days. (*C.S. Mott Children's Hospital National Poll on Children's Health*)

Kids require regular preventive dental checkups, along with daily oral care – brushing, flossing, and use of an antiseptic mouthwash. These are cost-effective options that encourage healthy gums and teeth.

POTENTIAL ORAL HEALTH CONCERNS THAT MAY RESULT FROM POOR DENTAL CARE PRACTICES ARE:

- **Periodontal disease.** Many Americans consider periodontal disease a problem that older people experience. However, the opposite is true. Medical studies indicate that nearly all children and teens have gingivitis. This is the first stage of the disease which, if left untreated, can eventually advance to more serious forms that require extensive dental treatment and care. (*American Academy of Periodontology*)

Signs of periodontal disease include gums that bleed easily during brushing or flossing, are swollen or bright red, recede away from the teeth, or chronic bad breath. Periodontal disease may be hereditary or easily passed between family members through saliva.

- **Tooth decay.** Nearly six out of 10 children in the United States have cavities. Since the root system from baby teeth helps to guide in permanent teeth, damage from cavities at a younger age may affect adult teeth. About 25 percent of all children have untreated caries in their permanent teeth. (*Kaiser Family Foundation*)
- **Learning and attention issues.** Oral problems may cause kids pain, difficulty in eating and sleeping, embarrassment when speaking, and damage to self-esteem. Every year kids lose 51 million school

hours due to dental-related illnesses. (*The Centers for Disease Control*)

- **Teeth without sealants.** More than 80 percent of tooth decay in schoolchildren occurs on the chewing surface of teeth that dental sealants can protect, but only 18.5 percent of kids have at least one sealed permanent tooth. Note: many dental insurance plans include coverage for sealants as a preventive care treatment.
- **Excessive consumption of sodas.** Soft drink purchases by teens have increased more than 1,100 percent in the past 20 years, while consumption of calcium-rich drinks has decreased 30 percent. The average male teen drinks 868 cans of soda a year. Not only can the sugar in soda contribute to cavities, the acidic flavor additives may erode and damage tooth enamel. (*Academy of General Dentistry*)
- **Tooth loss due to smoking.** Teens who smoke a pack a day may lose between four to five teeth by age 35. The rate of teeth lost due to smoking is about 2.9 teeth every 10 years. (*Tufts University*)

EDUCATION OPPORTUNITIES

The current economic challenge provides opportunities for producers to communicate with employers the value of dental insurance and the importance of wellness education in encouraging employees and their families to practice good oral health habits.

Healthy oral care practices may help reduce the need for costly treatments for serious health concerns. During regular checkups and examinations, dental professionals may be able to detect potential medical concerns in the early stages, including diabetes, cancer, high blood pressure, heart disease, anemia, osteoporosis, thyroid problems, and kidney disease.

Employees and family members are sometimes reluctant to visit the dentist due to fears of a painful or uncomfortable experience. However, dental professionals today have treatment solutions that help to create positive checkup and oral care experiences.

In addition, employers also may not be aware of the many benefit plan design options available at various premiums and levels of care, which makes dental insurance a cost-effective choice. Today many employers are offering employees dental plan choices at different premiums, ranging from basic plans, which offer preventive care coverage with discounts on other treatment services, to comprehensive plans that feature extensive coverage choices. Some employers continue to cover a portion of the plan cost and others provide employees with access to dental insurance as a voluntary plan option.

Producers may want to consider evaluating several dental carrier options to find those that design plans with different coverage levels and premiums to give employees choices to determine the one that will best meet their needs and those of their families.

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