



## Dental Benefits Give Many Reasons to Smile

Tonya Draughon

Aug 31, 2009



### Dental Care Should Not Be Discretionary

Unfortunately, most people are not aware of the direct connection between good oral health and its importance to overall health and well-being.

As agents in the business of selling health care related policies, we need to make it a priority to inform our current and prospective clients that dental health is an essential part of a healthy lifestyle and everyone should have access to affordable, quality dental care.

As companies struggle with skyrocketing health care costs, they often eliminate dental benefits. Given the strong connection between oral health and general health, this decision is shortsighted.

Businesses of all sizes feel the pain of rising health care and dental insurance costs in a very acute way. Dental plans are consistently rated one of the most important employee benefits in industry surveys. Employers face the risk of not being able to retain or recruit talented employees without a competitive benefit package that includes dental insurance.

It's a fact that 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.

Employers need to treat dental insurance with the same respect as medical insurance. Neglected dental health is a significant contributor to acute and chronic illness and physical and emotional distress. Employed adults lose more than 164 million hours of work each year to dental disease. Proper dental coverage will help reduce this alarming statistic.

### Small Businesses – An Underserved Yet Growing Market

Small businesses create two out of every three new jobs and account for nearly half of the overall employment in the United States.

It's common for large companies offer dental insurance, but only one-third of small businesses with three to 199 employees offer dental coverage.

There is an incorrect perception that dental insurance for a small business is too costly. Many dental insurance companies now offer competitively priced plans to address the specific needs of the small business owner.

Finding a balance between quality dental coverage and affordable premiums is the key.

### Tips for Selling Dental Insurance

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

## Comprehensive Coverage Works Best

Maintaining good dental health often times proves to be expensive. Therefore, employers should choose a comprehensive dental insurance that covers the costs of all types of dental treatment, whether it is a routine checkup or an emergency procedure.

Take the time to consider if the plan covers dental implants and restorative composites. These are important aspects of a dental plan and are of interest to employees in all age ranges.

## Examine Options and Consider Flexibility

Each company's needs will be 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 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 the 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. Agents also need to ask what year's data is being used and how often the data is updated. The 80th percentile of 2007 is going to have lower reimbursement amounts than the 80th percentile of 2009, which can result in significant balance billing. Always ask your carrier representative for details.

## Make Sure the Benefits Tout Quality and Assurance

Dental insurance companies with a strong knowledge base, a stellar history, accurate claims processing and those who service clients after the sale will garner the most repeat business. Creating a clearly defined outline of your client's dental insurance needs and then meeting those needs will help assure a successful long-term relationship.

Additionally, be cautious of companies that tout multi-line benefit packages. Although it may seem convenient or cost-effective, many plans that offer health and dental coverage tend to have less focus on dental and provide limited benefits. Don't latch onto a provider simply because the benefits are delivered in one package.

## Think Money and Healthy Lives

It's as simple as this: Preventive oral care saves money. Without dental insurance, people do not go to the dentist for regular checkups. This neglect can lead to serious dental issues that require emergency room visits – which drive up health care costs. Preventive dental care helps employees avoid serious dental or related health issues, which can reduce absenteeism and increase productivity.

New products, new ways to measure value and new investments in technology are redefining how dental benefits are delivered. There are tremendous opportunities to sell dental insurance. Educate your current and prospective clients on the importance of dental insurance.

Dental insurance not only improves quality-of-life issues, it contributes to a healthy bottom line. It's a win-win situation that creates smiles for both employers and employees alike.



*Tonya Draughon, director of national business and product development, joined **Renaissance Life & Health Insurance Company of America** in 2001 as the company's initial employee. Prior to joining Renaissance America, Draughon was the Florida Director of Commercial Group and Individual Sales at Foundation Health.*

*Draughon is responsible for the implementation of new products and services and the ongoing marketing efforts related to Renaissance America programs. She is a licensed insurance agent with more than 20 years experience in the health insurance industry, including a background in underwriting, account services, marketing administration and sales management in both the group and individual markets.*

*As an active participant in the National Association of Health Underwriters, Draughon is currently serving as membership chairperson the Florida chapter and has previously held several positions in her local chapter. She has also served as a NAHU member lobbyist in Washington, D.C., meeting with U.S. Senators and Representatives concerning today's health insurance issues.*

*Renaissance America, the nationwide insurance company of **Renaissance Health Service Corporation (RHSC)**, offers Renaissance Dental group and individual dental benefits, including the new **Renaissance Dental Extend for Retirees**, an individually-billed product now available nationwide through employers and other organizations. RHSC is a not-for-profit organization comprised of companies that focus on affordable health care benefits, employee benefit and claim management services, and access cards to reduce health care costs for groups and individuals. The Renaissance family of companies dates back to 1957 and today has offices in Michigan, Ohio, Indiana, Tennessee, Illinois, New York, and Florida. Collectively, Renaissance provides coverage for more than 7.6 million people with annual revenues of nearly \$2 billion. [www.RenaissanceFamily.com](http://www.RenaissanceFamily.com) or [www.RenaissanceDental.com](http://www.RenaissanceDental.com).*