



Written testimony in support of SB 120
Health Insurance-Required Benefits for Dental Preventive Care – Frequency Limitations Interval
(Healthy Moms and Family Smiles Act)
By Dr. Charles Doring
President, Maryland State Dental Association

Thank you for the opportunity to provide my reasonings why SB 120 should be strongly supported to improve the oral health of all Marylanders. I am a general dentist in Rockville, MD. I provide dental care to those in long term care facilities as well as the homebound and I am a Maryland Healthy Smiles (dental Medicaid) provider. I am also the current president of the Maryland State Dental Association.

SB 120 would require dental benefit plans to shorten the frequency limitation on dental preventive care from 120 days to 90 days. The days of the routine dental checkup of every six months for everyone is gone. We have for some time been teaching our dental and dental hygiene students that frequency of “preventive” dental care, as well as the patient’s own oral home care routine, needs be customized in each individual case to maximize oral health to contribute to good systemic health.

To give you an example from my patients:

A healthy patient who maintains optimum oral home care (i.e. brushing for 2 minutes ,2x/day and flossing daily) can often be placed on a preventive schedule of 12 to 18 months.

A non-healthy patient with obstacles to perform good oral hygiene and presents with dental disease or high risk for dental disease, needs to be placed on a much more frequent recare schedule. The decision of what that interval is should be decided between the oral health care provider and the patient, not by a dental benefits insurer.

Examples of patients who require more frequent dental preventive or periodontal (gum) care as early as every two to three months could include:

- 1) Children with nursing bottle tooth decay.
- 2) Patients with dry mouth caused by medication, salivary gland disorder or head and neck radiation.
- 3) Dental evaluation prior to surgery such as joint replacement or cancer.
- 4) Patients undergoing chemotherapy, organ transplant, or radiation treatment.

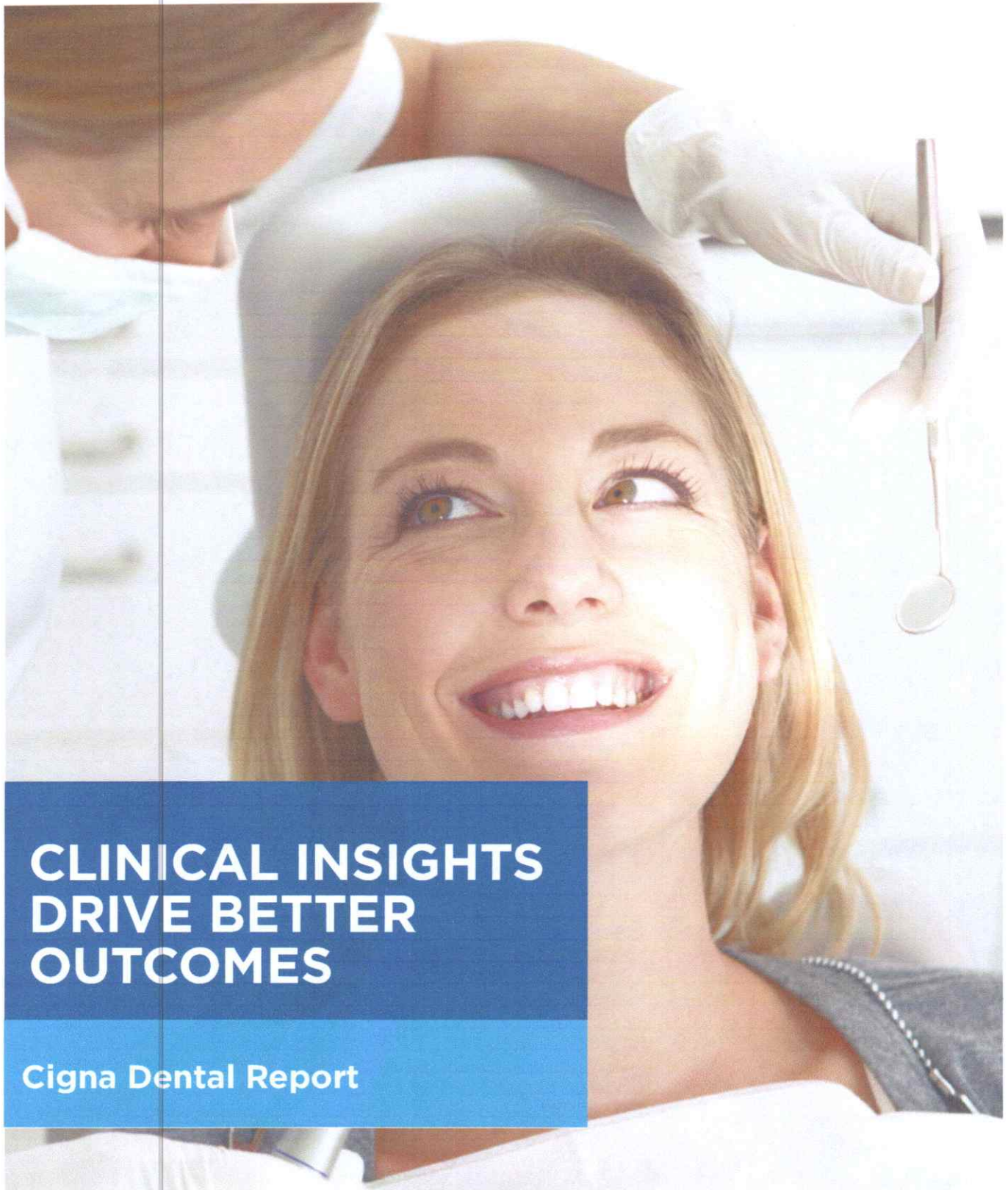
5) Patients with systemic conditions with known oral conditions such as diabetes, Sjogren syndrome, or osteoporosis.

5) Patient unable to perform activities of daily living to include tooth brushing.

SB 120 allows the dentist and patient or guardian to decide on the frequency of preventive dental care best for the patient at a minimum of 90 days. This will lower dental and medical costs in the long run and remove a barrier to optimum oral health.

Attached to this letter of support for SB 120 is a 2019 report from Cigna. The report not only looks at dental care costs being reduced when preventive care utilized, but also helps to reduce medical costs such as few emergency department visits and hospital admissions.

For the reasons stated, the Maryland State Dental Association asks for a favorable report on SB 120.



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Cigna Dental Report

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The impact of preventive dental care.

It's no secret that oral health and overall health are inextricably connected. Research has shown that gum disease can significantly affect systemic health, ultimately impacting not only the patient's **quality of life**, but their **out-of-pocket costs** for medical and dental care.¹ When it comes to preventive care, it's clear the old adage is true – an ounce of prevention is worth a pound of cure.

The Cigna Dental Clinical Team completed a multi-year study to better understand the impact that preventive dental care has on medical and dental costs, and what impact periodontal treatment has on patients diagnosed with periodontal disease.

Preventive care reduces future dental costs.

We concluded that individuals who practice good preventive oral health care* by visiting their dentist as recommended show consistent cost savings year over year.

In fact, over a five-year period, dental costs declined steadily to reach a **total savings of 31% per customers, per year (PMPY)** for age groups 18-64.¹ Customers in this group also see lower costs for dental services such as endodontics, restorative, crown and bridge, and more.

*For purposes of this study, preventive care is defined as receiving at least one cleaning per year.

LOWER COSTS WITH PREVENTIVE ORAL CARE



The benefits of receiving good preventive care are clear. But what about the consequences of NOT seeing the dentist for preventive care? They are staggering. **Customers who did not receive preventive care experienced a 43% increase to their annual dental costs over the same period of time.**¹ This financial impact can be a drain on your and your employees' dental health dollars, and on their overall well-being.

HIGHER COSTS WITHOUT PREVENTIVE ORAL CARE



	Customers who received preventive care	Customers who did not receive preventive care
Cost of dental care ¹	Decreased by 31%	Increased by 43%
Cost of crowns ¹	\$79	\$119
Cost of emergency visits ¹	\$7	\$16
Cost of root canal treatments ¹	\$25	\$57
Cost of restorations ¹	\$58	\$109

In addition to saving customers money, practicing good preventive dental care was also shown to reduce the number of emergency room visits and hospital admissions. This translates into **medical cost savings** for the customers, and increased value for your benefit dollars.

**36%
REDUCTION**
in emergency room rate
resulting in average \$25 PMPY
cost reduction for all
matched customers.¹



**39%
REDUCTION**
in hospital admission
rate resulting in average
\$110 PMPY cost reduction
for all matched customers.¹

Periodontal treatment reduces medical costs.

Using data collected from an earlier study on the impact of periodontal treatment on medical costs, published and presented at the International Association for Dental Research Meeting, in March 2015, the Cigna Dental clinical team reviewed claim data since the original report to determine if additional time and dental services had an impact on longer-term savings. The results are compelling, with customers who received treatment for their periodontal disease seeing a **reduction in medical costs of \$375 PMPY**, or 6% in one year, and 8% over two years.² We also saw a significant decrease in the number of emergency room visits and hospital admissions.



\$375
in **medical cost savings**,
an 8% reduction in PMPY
cost to the employer.

Reduction in Total
Medical Cost (TMC):
6% in one year,
8% over two years.²



23%
fewer ER
visits²



25%
fewer annual
in-patient
admissions²

Despite the availability of preventive care and the impact it can have on dental costs, nearly **50% of all adults (aged 30 and over) have signs of periodontal (gum) disease.**³ This is a serious concern for the 65 million people with symptoms, because when a dentist diagnoses periodontal disease, there may be other serious health problems lurking that could be exacerbated by the oral problem.

The impact of periodontal treatment on patients diagnosed with chronic conditions.

Within the periodontal study group, we also saw additional savings for customers diagnosed with coronary heart disease and diabetes who received treatment for periodontal disease. Customers with one of these chronic conditions, who received treatment for their periodontal disease, saw a **reduction in emergency room visits** as well as a **13.6% TMC savings**.²

REDUCTION IN EMERGENCY ROOM VISITS RESULTED IN:



13.6%
savings for
customers with
chronic conditions²



\$48 PMPY
average savings
for customers with
heart disease²



\$34 PMPY
average savings
for customers with
diabetes²



Bottom line? Regular routine oral care helps address minor problems **before** they become major, and more expensive to treat.



The challenge? Motivating customers to recognize the connection and take control of their health through programs and services designed to proactively address – and get ahead of – the consequences of poor oral health.

Identify, educate, treat and prevent. The path to better health.

Using our whole-person health insights, learnings and experience, we have built innovative dental solutions that help customers access care when, where and how they need it – all to help them lead the healthiest lives possible.

PERSONAL HEALTH INSIGHTS,
LEARNING & EXPERIENCE

BUILD INNOVATIVE
DENTAL SOLUTIONS

TO HELP CUSTOMERS
ACCESS CARE

WHEN AND HOW THEY NEED IT