



# CheckUp

A Quarterly Newsletter for Accounts and Brokers

Spring 2008

## In This Issue

[Welcome to the first electronic version of Check Up](#)

[Online Enrollment Enhancements Coming Soon](#)

[Disease Management Pilot Program Takes Active Approach to Oral Health](#)

[Student Certification Process Begins in July](#)

[Individual Dental Plans Help Retirees Maintain Coverage](#)

[Delta Dental Urges Patients to Request Oral Cancer Exams from Dentists](#)

[Healthy Mouths for Life Program Yields Positive Results](#)

[Rollover Max - Let the Rollover Begin](#)

## Welcome to the First Electronic Version of *Check Up*

The oral health updates, benefit information, and Delta Dental news you've come to enjoy in print will now arrive in an environmentally-friendly electronic format, direct to your e-mail inbox. We hope you'll enjoy the convenience of this new format.

## Online Enrollment Enhancements Coming Soon!

In response to your feedback, we will be rolling out a new and improved online enrollment system that will be much more user-friendly and supported by effective training tools. Visit Delta Dental's Web site, [www.deltadentalma.com](http://www.deltadentalma.com), for more details and watch for upcoming training opportunities.

We extend our thanks to all of the users who have sent us their feedback about the current online enrollment system.

## The Nation's First Disease Management Pilot Program Takes Active Approach to Oral Health

As part of our Healthy Mouths for Life program Delta Dental of Massachusetts is teaming up with Healthways, one of the country's premier disease management companies, to develop and implement the nation's first dental disease management program for those members at high-risk for dental disease. The program is being introduced on a pilot basis with six Delta Dental employer groups. Parents whose children have had a cavity in the previous three years and have not received a cleaning in the last six months will qualify for the program, as will adults who have received treatment associated with periodontal disease and have not received a cleaning in the past six months. These high-risk members will be contacted by telephone by a Healthways health coach who will work with them to educate them on the importance of oral health and encourage them to return to their dentist for appropriate follow-up preventive care.

The data will be analyzed and Delta Dental will conduct a cost-benefit analysis and measure account and member satisfaction with the program. If the program is a success, it may be expanded to more Delta Dental members.

We are excited to be leading the industry with the first true dental disease management program, with the objective of improving oral health and reducing costs. We look forward to sharing the results in 2010.

## Student Dependent Certification to Begin this Summer

Delta Dental will begin certifying eligible dependents for participating dental plans for the first time this year. Letters to subscribers will go out this summer, along with a dependent eligibility form for them to complete and return in order to ensure that their eligible dependents will continue to be covered on their dental plan.

Dependents over your plan's maximum child age that do not have a form filled out for them will have their coverage dropped if the form is not received by the deadline.

After letters are sent out, forms will also be available to print from our Web site, [www.deltadentalma.com](http://www.deltadentalma.com). They will be located in the "Member" section under the "Forms" link.

This certification process will apply ONLY to accounts that opted for standard student coverage, and NOT accounts that opted for HCRL (Health Care Reform Legislation) coverage (dependents

covered to age 26 or two years past loss of dependent status).

## Individual Dental Plans Help Improve Access to Dental Care

Not everyone has access to dental benefits through their employer. That's why we're happy to announce that Delta Dental now offers Individual Plans in Massachusetts. As part of this program, we've been mailing packets of information to members between the ages of 60 - 69 who have termed from their employer provided plan and are Massachusetts residents. Now when your employees reach retirement age they don't have to lose the Delta Dental benefits they've come to rely on.

The Delta Dental Premier plans for individuals are available to any Massachusetts resident and can be purchased directly from Delta Dental. For more information or to download an enrollment form, go to [www.deltadentalma.com/dental\\_plans/individual.asp](http://www.deltadentalma.com/dental_plans/individual.asp).

## Delta Dental Encourages Patients to Request Oral Cancer Exams from Dentists

In light of new data connecting oral cancer to the human papilloma virus (HPV), all patients should request an oral cancer exam during their regular dental check-up. According to the Oral Cancer Foundation, approximately 34,000 people will be affected by oral cancer in the United States this year and roughly 8,000 will die.

There are new reasons to be concerned about oral cancer. In the past, oral cancer predominately struck men, adults over 40, African Americans, smokers, and heavy alcohol drinkers. A 2007 study conducted by researchers at Johns Hopkins University and published by the *New England Journal of Medicine* concluded that HPV is strongly associated with oral cancer among people without traditional risk factors of tobacco and alcohol abuse.

### Signs and symptoms of oral cancer include:

- Non-healing red or white spots that appear on the gums, cheeks, or under the tongue
- Swelling of the tongue or throat
- A lump in the mouth or neck
- Painful or difficulty swallowing or chewing
- Numbness in the mouth region
- Vocal hoarseness that lasts for an extended time
- Tiny marks that resemble canker sores that last longer than two weeks

- Sores that bleed and don't heal (in later stages)

Like many cancers, the key to surviving oral cancer is early detection. The death rate associated with oral cancer is particularly high, not because it is hard to discover or diagnose, but because the cancer is routinely discovered late in its development. Detecting oral cancer in its early stages is imperative and can dramatically increase the five-year survival rate from approximately 57 percent to 81 percent.

Delta Dental includes coverage of the brush biopsy test as part of its core group of covered services. Please share this information with your employees and encourage them to ask their dentist about oral cancer screening at their next check-up.

## Healthy Mouths for Life Program Yields Positive Results

The [Healthy Mouths for Life](#) program has been in place for more than a year now, and the results are positive. Healthy Mouths for Life is a unique program to help members achieve better oral health through education, outreach, and innovative benefits based on each member's oral health condition and risk status. For example, if a member has had a filling, the member will be sent information on the cause of cavities, preventive measures they can implement at home and treatments they should consider discussing with their dentist.



Delta Dental also covers sealants for children up to age 19 (most other insurers only cover to age 14) experiencing tooth decay, chlorhexidine mouth rinse for members following scaling and root planing, and prescription strength fluoride toothpaste for members following periodontal surgery.

A follow-up study of these practices revealed that members who had sealants later required on average \$260 of restorative procedures, compared to \$374 for those who did not receive sealants. Similarly, members who received the chlorhexidine mouth rinse after scaling and root planing later required on average \$92.25 in restorative care and \$19.27 in periodontal surgery costs, compared to \$111.93 in restorative care and \$50.07 in periodontal surgery for those who did not receive it.

To date, early evidence shows that these therapies help reduce

the cost of care, expand benefits to those that need them, and contribute to improved oral health.

## Rollover Max - Let the Rollover Begin

If your plan members didn't have any major dental expenses this year and made their scheduled cleanings and oral exams, then their benefit dollars won't disappear - they'll roll over, thanks to Rollover Max.

Members of groups that opted to include the Rollover Max benefit feature for the 2008 plan year will now be rolling over a portion of their unused benefit dollars for use next year and beyond. Members can save and accumulate part of their unused benefit dollars from a healthy year and use it for more expensive procedures in the future.

Rollover Max is offered to all Delta Dental Premier and Delta Dental PPO groups, unless that account has specifically asked to be excluded.

For more information on Rollover Max, visit [www.deltadentalma.com/pdf/07/rollovermax.pdf](http://www.deltadentalma.com/pdf/07/rollovermax.pdf).

## Delta Dental Sponsors Summit to Address Oral Health Disparities

Leading oral health advocates in Massachusetts hosted a leadership summit June 4 and 5 in Sturbridge, Massachusetts to address disparities in oral health care. The group seeks to produce an inclusive Oral Health Plan for Massachusetts aimed at eliminating barriers and increasing access to care for all Massachusetts residents. It is one of the first comprehensive state-wide initiatives to specifically focus on eliminating disparities in oral health care.



Leading the effort are the Oral Health Foundation, Partners for a Healthier Community, Inc., Massachusetts Dental Society, Massachusetts Department of Public Health, the Massachusetts Dental Hygienists' Association, and Delta Dental of Massachusetts.

The Summit followed the January 2008 release of the Catalyst

Institute's report titled "The Oral Health of Massachusetts Children, funded by Delta Dental of Massachusetts, which revealed significant disparities in the status of children's oral health care among racial, ethnic, and socioeconomic groups. The coalition will advance the statewide agenda to address oral health disparities and will recognize many specific activities that promote oral health, prevent disease, and ultimately close gaps in the care for children, seniors, and other underserved populations.

For more information about the Better Oral Health for Massachusetts Coalition, visit [www.massoralhealth.org](http://www.massoralhealth.org).

**Photo above**

Top left to right: Ralph Fuccillo, President, Oral Health Foundation; Robert Boose, Executive Director, Massachusetts Dental Society; Dr. Milton Glicksman, President, Massachusetts Dental Society; Dr. Frank Robinson, Executive Director, Partners For a Healthier Community and Director of Community Health, Baystate Health; Fay Donohue, CEO, Delta Dental of Massachusetts

Bottom left to right: Lynn Bethel, Director, Office of Oral Health, Massachusetts Department of Public Health; Barbara Dawidjan, President, Massachusetts Dental Hygienists' Association ; Dr. Paula Friedman, Massachusetts Dental Society; Senator Harriett Chandler, State Senator from Worcester, Co-Chair, Legislative Oral Health Caucus.

---

SP555 (6/08)e-news