



Guest Column Submission

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This New Year, resolve to evaluate your health benefits

The 2014 New Year marks a new beginning for health care in the U.S. as important provisions of the Affordable Care Act (ACA) law go into effect. And for smaller Illinois employers, this change provides an opportunity to evaluate health benefits offered to employees.

While businesses with fewer than 50 full-time-equivalent employees aren't required to offer dental insurance according to the ACA, it is something that should strongly be considered to remain competitive among other employers in 2014 and the years ahead.

Dental insurance is the third most requested employee benefit, behind medical insurance and retirement plans.¹ Employees have come to expect dental to be part of a benefits package, and the offering of dental benefits may tip the scales when a prospective employee is trying to decide among job offers.

A strong benefits package improves a company's competitive position, and dental coverage plays a significant role in rounding out that package. But aside from being a great recruiting and retention tool, there are many other advantages dental insurance can provide your business and employees.

Reduce lost work hours

Each year, more than 164 million work hours are lost because of dental problems,² so employees' dental health affects your business, too. Preventive dental exams, provided through dental insurance, can help reduce lost productivity hours by identifying and treating problems earlier and, in some cases, reversing the problem before they become larger issues requiring time off work.

Have healthier employees

Studies show that 81 percent of people with dental benefits visit the dentist twice a year or more, while only 34 percent of people without dental benefits visit the dentist twice a year or more.³ Dental visits can help prevent, detect and manage oral health diseases. Therefore, you are most likely to have healthier employees who are able to contribute more when they are at work, adding to your bottom line.

Keep medical costs down

Dental insurance that promotes preventive oral health habits may help keep medical insurance costs down. Regular oral health exams can help detect significant medical conditions before they become serious. In fact, more than 75 percent of oral cancers and⁴ more than 120 signs and symptoms of disease can be detected in and around the mouth and jaw.⁵ Dental professionals can help detect health issues a lot earlier than individuals may spot on their own, which can help save on medical costs in the long run.

Cut costs instead of benefits

With the continuing rise of health care costs, it is easy to understand why some employers don't offer or are considering making cutbacks to health plan benefits. But there are ways to offer great benefits while reducing an employer's contribution level. This usually involves increasing a portion of the premium that employees pay. By selecting the employee cost-share ratio carefully, you can encourage efficient utilization and save money at the enrollee and plan level.

There are many opportunities to reduce costs through careful attention to plan design. However, it's best to implement a few changes at a time to avoid drastically reducing plan benefits and employee satisfaction. And, voluntary benefits where employees pay 100 percent of the premium are also popular, as they offer a low group rate to employees and payment can be on a pre-tax basis through payroll deduction. Voluntary plans cost employers little or nothing, but still provide valuable benefits to employees.

Effects of the Affordable Care Act

In order to meet the requirements of the Affordable Care Act (ACA), small business' dental plans require a pediatric dental benefit, one of the ten essential health benefits (EHB). Choosing a carrier that provides adult dental coverage with pediatric coverage is one way to keep family dental benefits together and your employees happy. An employer can meet the requirements of the ACA outside of the Illinois Health Insurance Marketplace with a standalone dental carrier. Employers do not have to go to the Marketplace to get coverage, nor do they have to get pediatric dental coverage from a medical carrier.

Small employers can purchase benefits on the Illinois Health Insurance Marketplace through a health insurance plan or a stand-alone dental plan through a dental benefits carrier. Because many medical plans may require the policy's annual deductible and out-of-pocket maximums be met before paying dental benefits, a stand-alone dental policy may expand benefits and reduce overall expenses.

While businesses can sign up for benefits through the Illinois Health Insurance Marketplace, the private marketplace continues to provide valuable options. It is important to look at a dental plan's network size and the administration costs. A broker can help you make a decision that will help keep you and your employees smiling.

¹ LIMRA, 2009

² American Dental Education Association, 2001

³ The Long Group Retail Dental Insurance Consumer Acceptance Survey, June 2009

⁴ CDC, Fact Sheet: "Preventing Dental Cavities," 2002.

⁵ S. Bricker, R. Langlias and C. Miller, "Oral Diagnosis, Oral Medicine and Treatment Planning," 1994