

## 7. Integrated Insurance Benefits

Several recent efforts have explored the potential for cost savings by providing dental benefits to members with chronic medical conditions. A recent evaluation of UnitedHealthcare claims data examined the impact of dental treatment on medical and pharmacy costs for adults under the age of 65 with chronic medical conditions.<sup>80</sup> Based on claims incurred between 2008 and 2011, the study found that:

- 1) Members with diabetes who received dental care (i.e., periodontal treatment or cleanings) had lower total medical costs compared to those that did not receive dental care.
- 2) Overall, total health care costs were lower for individuals with chronic medical conditions who received dental care, even when considering the costs of dental care.
- 3) Cost savings were observed across all chronic disease categories in this study, including: diabetes, asthma, congestive heart failure, coronary artery disease, chronic obstructive pulmonary disease, and chronic kidney/renal failure.

We identified two insurance companies that offer integrated medical and dental benefits for members with chronic medical conditions.

### Program Settings and Scope

#### Aetna Dental Medical Integration Project

The **Aetna Dental Medical Integration (DMI)** project offers integrated medical-dental benefits for pregnant women and members with chronic conditions, including diabetes and heart disease.<sup>81</sup> High-risk members who have not had a dental visit are contacted by dental coordinators for assistance with finding a dental provider. Members in the DMI project receive enhanced dental benefits covered at 100%.

A retrospective two-year claims analysis (2001-2002) of the Aetna DMI project found that periodontitis treatment for Aetna members with diabetes, coronary artery disease, or cerebrovascular disease was associated with higher per member per month (PMPM) medical costs compared to patients who received treatment for gingivitis.<sup>24</sup> Although overall PMPM costs were higher, the overall risk for their chronic condition (as measured using Episode Risk Groups, or ERGs) was significantly lower.

#### Cigna Oral Health Integration Program

**Cigna's Oral Health Integration Program** takes a similar approach: members who are pregnant or who have diabetes, heart disease, history of stroke, history of radiation for head and neck cancer, organ transplants, or chronic kidney disease receive 100% reimbursement of their copay/coinsurance for certain dental services.<sup>82</sup>

### Conclusions

A recent cost evaluation estimated hypothetical costs or savings to the Medicare program if a new dental benefit was offered to older adults to cover periodontal disease treatment and management in members with three chronic conditions: diabetes, heart disease, or stroke.<sup>83</sup> Overall, the authors estimated cost savings to the Medicare program at \$63.5 billion, realized over a 10-year period, based on reduced spending related to the three chronic conditions.

These estimates, along with information from the Aetna and Cigna programs, indicate that integrated insurance benefits may offer cost-savings for insurers and improved health outcomes for members.

### Challenges

- In order for benefits to be realized, insured members must utilize preventive dental services. This may be more feasible for certain populations; rural residents and people dwelling in dental shortage areas may experience difficulties accessing dental care.
- Most publications reviewed for this environmental scan have high potential for bias and serious methodological shortcomings.

## Recommendations

- 1) Although the published evidence appears promising, there is a need for independent, rigorous evaluation of program outcomes.