Healthy Mouths, Healthy Wallets
How Oral Health Can Lead to Health Care Savings
NEARLY HALF OF AMERICANS HAVE GUM DISEASE

19% of U.S. adults smoke…
47% have periodontal disease\(^1\)

In terms of health care savings, gum health is as valuable as quitting smoking.

Gum disease is a similar public health crisis with a much simpler solution.

The epidemic …

47% American adults have gum disease\(^2\)

74% will have it at some time\(^3\)

79% with chronic conditions say they don’t have gum disease\(^4\)

… that nobody knows about
Chronic conditions affect millions of Americans. And gum disease is an epidemic in its own right.

To measure the effects of periodontal care on individuals with chronic conditions, Dr. Marjorie Jeffcoat embarked on a landmark study.

It was the largest and most statistically conclusive study of its kind. And it explored the relationship between good oral health and medical cost savings.

The study involved 338,891 individuals over a 5-year period (2005-2009) with both medical insurance and dental coverage. All individuals had gum disease and 1 or more of the following conditions: type 2 diabetes, cerebral vascular (stroke) disease, coronary artery (heart) disease, and/or pregnancy.

The results were impressive.

Individuals who received proper treatment for gum disease required significantly fewer hospitalizations and physician visits and had lower overall medical costs than those who did not.

People with certain chronic conditions who treat their gum disease can experience:

- **Fewer physician visits**
- **Fewer hospital admissions**
- **Better control of their conditions**
- **Lower claims costs**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Reduced hospital admissions for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td><strong>-39.4%</strong></td>
</tr>
<tr>
<td>Stroke</td>
<td><strong>-21.2%</strong></td>
</tr>
<tr>
<td>Heart Disease</td>
<td><strong>-28.6%</strong></td>
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</tbody>
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PROPER PREVENTIVE ORAL CARE CAN LOWER HEALTH CARE COSTS

Proper dental care and gum disease treatment can improve a person's overall health, reduce the risk of other medical complications, and save employers thousands of dollars — even in the first year of treatment.

In fact, overall health care costs are significantly lower for people with chronic conditions who receive treatment for gum disease.5

Chronic Conditions: Common and Costly

The prevalence of chronic conditions is staggering — about 1/2 of all adults (over 21) have at least 1 chronic condition6

And the costs of chronic disease in the workplace are significant:

• Employees with chronic conditions miss an estimated 450 million additional days of work each year7

• These absences cost employers $153 billion in lost productivity5

• An employee with lupus can cost an employer an average of $20,000 a year8

• The average medical costs for an employee with diabetes is 2.3x higher than for an employee without diabetes8

Chronic Conditions in the U.S.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Prevalence</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIABETES</td>
<td>10%</td>
</tr>
<tr>
<td>HEART DISEASE</td>
<td>6%</td>
</tr>
<tr>
<td>STROKE</td>
<td>5%</td>
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</table>

Condition Prevalence
Gum Disease Affects Other Health Conditions

What affects one area of the body can affect others. This holds true for the mouth.

The average mouth has 6 million types of bacteria. Some bacteria can lead to gingivitis, which can develop into an infection called periodontitis. The infection causes inflammation of the gum tissue and wearing down of bone.

The bacteria can also get into the blood stream and travel to other parts of the body, including the arteries, lungs, brain, and amniotic fluid. They can increase insulin resistance in the pancreas and fatty deposits in the arteries.

Oral bacteria and inflammatory agents can cause complications for those who have chronic conditions or are pregnant:

- People with diabetes are more likely to develop gum disease, and gum disease may make it more difficult for people who have diabetes to control their blood sugar.

- Gum disease places pregnant women at greater risk for pre-term birth than alcohol consumption or smoking.

- Oral bacteria in the lungs can cause respiratory diseases such as pneumonia.

- Men with gum disease may be 49% more likely to develop kidney cancer, 54% more likely to develop pancreatic cancer, and 30% more likely to develop blood cancers, compared to men with healthy gums.

Oral bacteria and inflammatory agents can cause complications for those who have chronic conditions.
IS YOUR COVERAGE REALLY ENOUGH?

Evidence shows that gum disease is linked to serious conditions, such as diabetes, heart disease, stroke, and premature birth, that can be complicated by infection and inflammation.

Preventing and treating periodontal disease:
- Improves overall health
- Lowers medical costs for those with chronic conditions
- Decreases the risk of complications associated with other medical conditions

As you know, medical coverage is a valuable benefit that helps your employees be healthier and more productive. But you may be missing something essential — covering your employees’ dental health.

The Opportunity: Integrate Your Medical and Dental Coverage

Integrating your medical and dental coverage can benefit you and your employees:
- It’s easier to identify and track people with both chronic conditions and oral health problems — those who can most benefit from better dental care
- You can better engage your employees in their overall care
- Your employees can conveniently manage their medical and dental benefits together
- You can more easily manage your total health benefit costs

Now that You Have the Facts...

Consider adding dental coverage to your medical coverage. If dental coverage is voluntary, consider making it a standard offering in your benefits package.

If you offer dental coverage now, make sure your employees understand the importance of taking care of their dental health and how to make the most of their dental coverage.

Dental Coverage That Could Pay For Itself:

With better oral health, you could see improvements in your group’s overall health, plus a reduction in your medical costs. Imagine the savings if members with chronic conditions were treated for their gum disease.

In a group of 2,000 members, for example, it might take just 6 members with diabetes who treat their gum disease to offset the cost of dental coverage through decreased medical claims. In a smaller group, it might take only 1 member to offset the cost.
WHAT IS GUM DISEASE?

Periodontal (gum) disease is a chronic inflammatory disease that affects the gums and bone supporting the teeth.

**Gum disease** begins when the bacteria in plaque (the sticky, colorless film that forms on teeth) invade below the gum line. The longer plaque and tartar are on teeth, the more harmful they become.

**Gingivitis** is a mild form of gum disease caused by the inflammation of the gums. With gingivitis, the gums become red, swollen, and can easily bleed. It can usually be reversed with daily brushing, flossing, and regular cleaning by a dentist or dental hygienist.

When gingivitis is not treated, it can advance to **periodontitis**. In periodontitis, gums pull away from the teeth and form spaces that become infected. Bacterial toxins and the body’s natural response to infection start to break down the bone and connective tissue that hold teeth in place. If not treated, the bones, gums, and tissue that support the teeth are destroyed. The teeth may eventually become loose and have to be removed.


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