

Expensive Dental Care is Costing Americans Their Lives

November 11, 2021

Prepared by Emmett Pelissier for Jennifer Markiewicz

November 11th, 2021

Jennifer Markiewicz
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Dear Ms. Markiewicz,

Dental care in America is considered a luxury when it should be a necessity. I have prepared this report to show the ways poor dental care causes several life-threatening diseases, and how these diseases are preventable. If we do our part as a provider of dental insurance, we can change people's lives for the better. This task will not be easy, but it will be rewarding. It is our duty to provide those insured through us complete and total care, and we are currently failing.

For a few years now, we have been looking at our company and finding ways to increase profit and have done so by increasing rates and fees. If we took a different route, in the opposite direction, we would not only benefit more people, but we would ensure that Americans are being fully treated and not going into debt to cover their dental care. While we can't control what individual offices charge, we can ensure our patients that their treatment will be covered in almost every circumstance.

Some people haven't been to the dentist in so long that they're scared to go in for a check, but when they do the damage has already been done and they are left with a massive bill for just a deep cleaning. This is affecting mostly elderly people, and as the new generation it is our job to protect our elders and having a healthy mouth plays a huge part in a healthy life. This is also affecting children, and if children don't receive proper dental care from a young age, they will be more likely to have tooth decay, gum disease, and other issues relating to dental care. These are our two most vulnerable groups of people, and we need to do better for them.

Thank you for taking the time to read this. Please let me know when you are ready to discuss our options as a team.

Best,

Emmett Pelissier
Chief Financial Officer
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Executive Summary

Dental care in the United States is severely lacking when it comes to coverage. People in America are dying or choosing to have all their teeth removed when they can't afford the necessary care to revive their oral health. Our mission as a provider of dental insurance is to give everyone access to affordable, reliable dental care, and to do this we must change our policies. After conducting research through a small sample, I determined that poor dental hygiene leads to less frequent visits to the dentist, which will result in more tooth decay or diseases. We must take action to remedy the problem of expensive dental care, and I have laid out a plan for this in the recommendations section of this report. This affects everyone, from children to elderly people, and we must do our part to provide a healthier, safer America.

Introduction

Background

Poor oral hygiene can lead to many diseases, and in the worst scenarios, death. Although we live in a time with easy access to dental care and providers, our insurance policies make it difficult and expensive to receive appropriate dental care. While many people are insured and do visit the dentist at least once a year, the issue is that when there are other conditions, like the need for root canal or oral surgery, insurance does not cover these procedures, leaving people with the choice of paying out of pocket or not receiving necessary procedures.

Cavities, periodontal disease, and oral cancer are all linked to poor dental hygiene, but if an individual needs care to prevent, or treat instances like this, the cost is far too high. For a basic plan through Delta Dental, it costs \$25.75 a month, or \$309 per year. This plan has a visit copayment of \$15 and covers \$1000 per year. This plan does not cover orthodontics, crowns, deep cleanings, surgical extractions, or IV sedation. For sealants, fillings, and non-surgical extractions, the plan covers 50% (Delta Dental).

If a patient needed their wisdom teeth out, under this plan they would pay \$309 for the insurance, at least three \$15 copays, and \$500-900 for the procedure. That is \$854-1,254 just for an extraction of painful teeth.

Dental care is extremely important, and the high costs and copays of insurance are leading towards higher risks of developing a medical condition due to poor oral hygiene.

Purpose

Dental insurance costs Americans too much, and people are dying because of it. There are far too many risks when it comes to dental care and oral hygiene and being unable to receive necessary care is cruel. There is no reason why people shouldn't be able to afford taking preventative measures for their health, and an individual's financial situation should not bar them from acquiring dental insurance or appropriate care.

Significance

An article published by The University of Illinois at Chicago College of Dentistry states that “In Illinois, one third of children in rural areas have untreated tooth decay. Illinois children living in poverty are five times more likely to have fair or poor oral health. And just over half (55 percent) of children on Medicaid even saw a dentist in the previous year” (University of Illinois). People fall ill in several ways because of poor oral health, and it is widely known amongst professionals that oral health is essential to overall health. According to the CDC, gum disease is the leading cause of tooth loss, and extractions, implants, and dentures are three of the most expensive elements of dental care, that are also least likely to be covered by insurance. As stated in the American Dental Hygienist’s Association, each year over 9,000 people die from oral cancer, and heart disease, which kills over one million people a year, is linked to bacteria that forms with periodontal disease.

Scope

I conducted a survey for this report and got eleven responses. The following questions were on the survey:

- Do you have health insurance?
- Do you have dental coverage/insurance?
- When was the last time you visited the dentist?
- Have you ever had cavities?
- On a scale of 1-10, please rate your oral health habits. (Brushing, flossing, mouth rinse, etc.)

This survey was completed by nine college age people, and two people over 30. Since my survey only reached eleven people, it is safe to say I didn’t collect enough information to make any assumptions. I will use the data in my survey to follow trends and see if my results match with other surveys conducted on this subject.

Americans everywhere are facing this problem and changing the way dental insurance functions will benefit the entire country for years to come. If given the chance to survey a larger group with higher rates of diversity, then results would be much clearer, so I hope to complete that survey in the future.

Authorization

This report was prepared for Jennifer Markiewicz, the Chief Executive Officer of Dental Insurance Providers, LLC. The purpose of this report is to demonstrate the ways in which our dental insurance is lacking and explain how we can amend this issue. This issue concerns everybody in America, as dental care and hygiene are important for people from all walks of life. Jennifer Markiewicz and Emmett Pelissier will be discussing these findings and reporting to the public.

Literature Review

For the secondary research, I used the following sources:

American Dental Hygienist's Association – This source was used because it is educational and covers many topics surrounding dental care in America. This association is recognized across America as a source for answers, research, and careers in dental hygiene.

Delta Dental of Colorado – This source was used to provide evidence of what dental insurance costs and covers. Delta Dental is a very popular provider of dental insurance, especially in Colorado so their rates were used to set a baseline.

University of Illinois at Chicago College of Dentistry – This source was used because it is a highly-ranked dental school and provides insight on specific demographics.

World Health Organization – This source was used because it is reliable and well known, and since it provides numbers for the world there is no sense of bias.

Sources & Methods

I conducted primary research through a short survey. Of the eleven people who answered, the results are as follows.

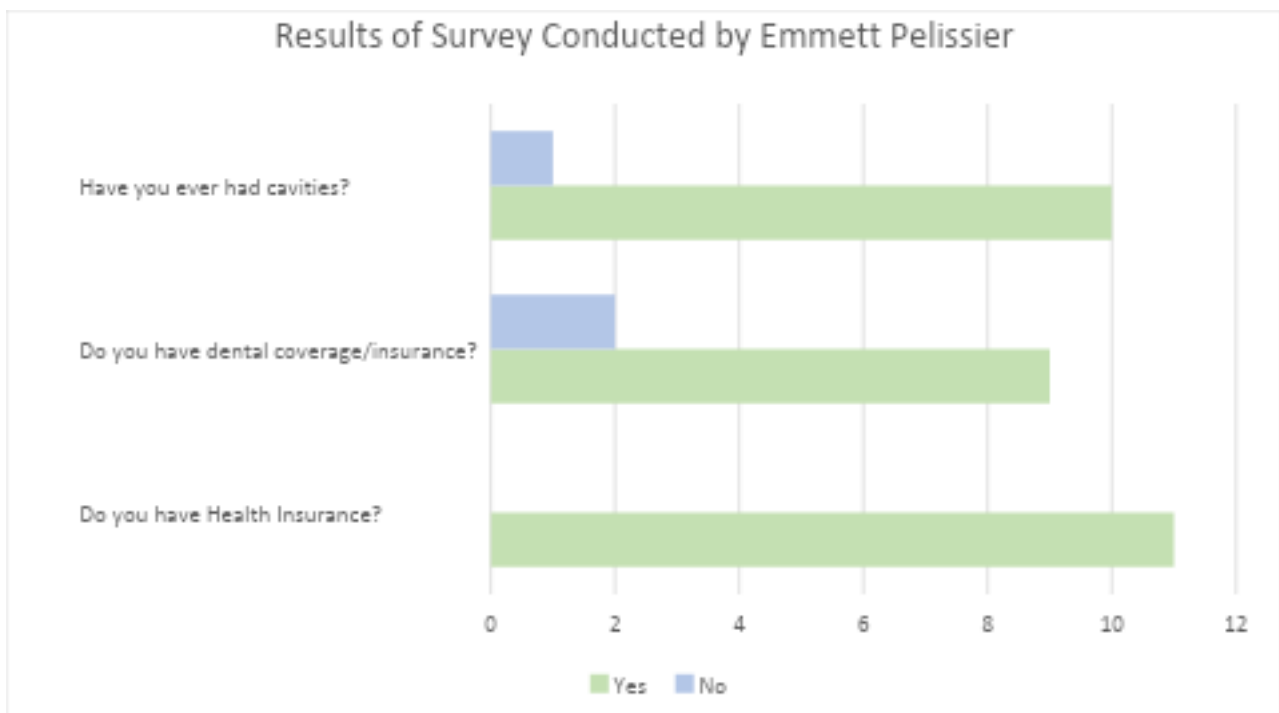


Figure 1



Figure 2

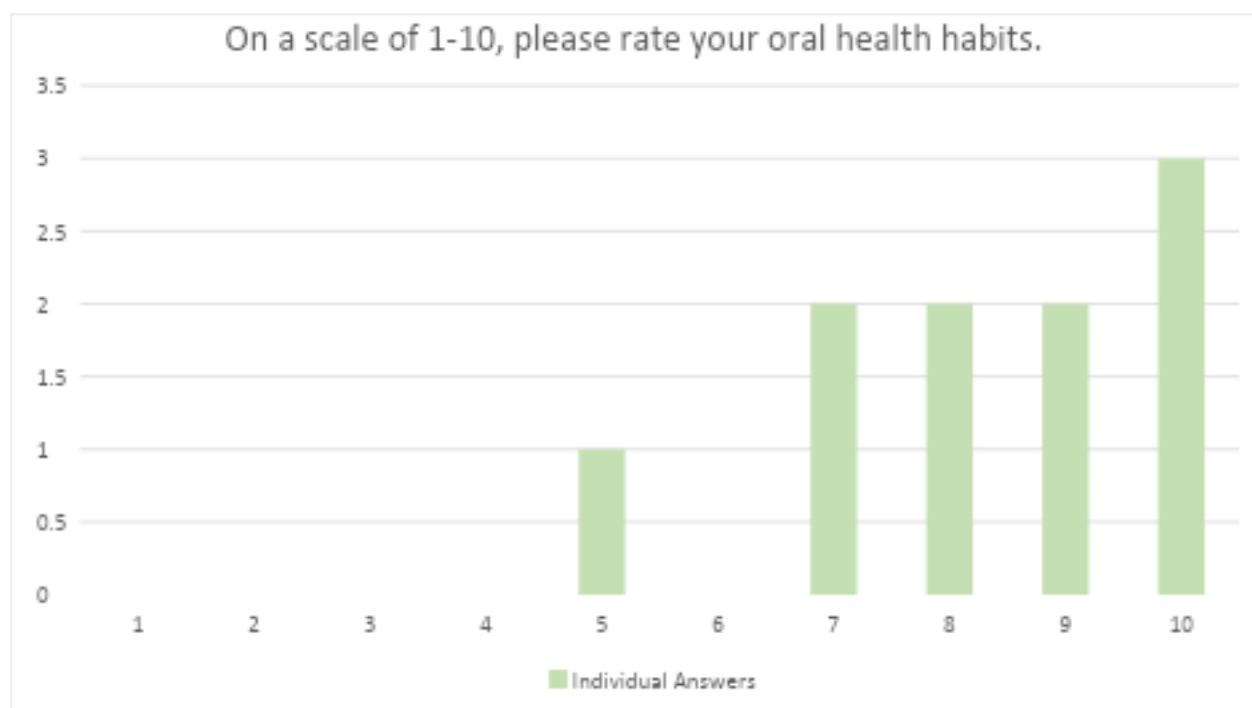


Figure 3

Key Terms

Periodontal Disease – Diseases relating to or affecting the structures surrounding and supporting the teeth

Surgical Extractions – The removal of a tooth that presents clinically with a condition that does not safely or adequately allow access using a non-surgical approach

IV Sedation – Intravenous Sedation is the administering of an anti-anxiety drug through the blood during your dental treatment

Sealants – a thin, plastic coating painted on the chewing surfaces of teeth -- usually the back teeth (the premolars and molars) -- to prevent tooth decay.

Discussion

Through my survey, I discovered two things. First, most people have had at least one cavity in their life. Whether this was as a child or an adult, the answer is unclear. If these were as children, it was likely due to poor oral health that has since been improved. If these were as adults, it is likely due to the same reason, but this opens the window for advanced tooth decay and periodontal disease.

Second, I discovered that 5 out of 11 people have not been to the dentist in the recommended time frame. Of the people surveyed, 82% had dental insurance. These people also made up the majority of those who state they had seen the dentist in the last six months. Of those who said they have not seen the dentist in over a year, 60% ranked themselves under 8 on the scale of oral health habits.

While the results from my survey were rather inconclusive about the long terms effects of expensive dental care and advanced tooth decay or periodontal disease, one thing is clear. People need to have better access to dental providers. Costs are rising every year, and people are struggling because they can't afford appropriate dental care. When it comes to medical health insurance, people have many ways to get the services they need, yet dental care is still not affordable or reliable enough to provide what people need.

According to the World Health Organization, over 3.5 million people suffer from oral diseases. WHO also states that "Oral diseases disproportionally affect the poor and socially-disadvantaged members of society. There is a very strong and consistent association between socioeconomic status (income, occupation, and educational level) and the prevalence and severity of oral diseases" (Oral Health). Oral health needs to be taken seriously, and in order for that to happen, easy access to dental care and reasonable prices must be put in place.

Conclusion

In conclusion, access to appropriate dental care must be easily obtained and affordable for everyone. It is our duty as a provider of dental insurance to make sure these things are taken into consideration and our policies must be adjusted to align with these needs. We must take active steps to ensure the people of America are being seen and treated for any issues they may be having with oral health. We must also ensure that procedures will be covered, and patients will not go into debt by receiving the appropriate medical care.

Recommendations

We will accomplish this by changing our coverage policy to a case-by-case basis for every claim. We will take income into account and adjust fees accordingly. We will also review each case and determine if the procedure is necessary, but our guidelines will be focused on providing the best quality of life. We will cover cosmetic procedures at a higher rate than our competitors, but patients will be responsible for a larger portion of their bill if the procedure is determined to be cosmetic. By doing this, we will open the doors for more customers and will accommodate this by hiring a larger staff. I am confident these changes will benefit not only the patients, but everybody involved in the process of obtaining appropriate dental care.

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