



# An Ounce of Prevention:

## The Benefits of Regular Dental Visits

The Guardian Life Insurance  
Company of America

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# Members with no preventive care are more likely to reach their dental plan maximum.



American founding father, Benjamin Franklin, famously advised fire-threatened Philadelphians in 1736, “An ounce of prevention is worth a pound of cure.” For many years, his popular maxim has been used, appropriately enough, in the context of preventive health care. Recent research conducted by Guardian provides evidence that Franklin’s words of wisdom can be equally applied to preventive dental care.

In 2018, Guardian’s 5th Annual Workplace Benefits Study, “Dental Benefits: A Bridge to Oral Health & Wellness” reported that employer groups with higher utilization of preventive dental care over a six-year period (at least 13% above average), experienced an 86% reduction in use of major dental services in subsequent years, for a net savings of 16% on dental claims costs.

Further analysis of Guardian claims data shows a similar pattern among dental plan members. Those who received regular preventive care (i.e., received an oral exam and cleaning at least once a year), required less major dental services and, consequently, experienced lower out-of-pocket costs over a three-year period. Members with annual preventive dental care for at least two consecutive years had a \$90 decrease in claim costs in the third year. During that same period, members with no preventive care experienced an average increase of \$720 in claim costs.

Regular preventive dental care also has a positive impact on individuals with higher risk factors. For example, plan members over age 55 who received at least annual dental exams/cleanings during the study period decreased their use of major dental services and had 3% lower out-of-pocket costs. In contrast, those age 55 and older who did not receive at least annual preventive care had a 15% increase in their out-of-pocket costs.

Lack of regular preventive care for several years increases the likelihood of plan members reaching their dental plan maximum. For example, those with no preventive care for at least two years were 55% more likely to reach their dental plan maximum compared to those who received preventive care at least once a year. Moreover, about one in four plan members (23%) who reach their annual maximum tend to reach it again the following year, and 7% hit the maximum in three or more consecutive years. On average, plan members’ dental claim costs are four times higher in years when they hit their annual maximum.



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Guardian research found that 1 in 4 working Americans with dental benefits did not have an exam or cleaning in the prior year, and nearly 1 in 5 had not received any preventive care in the previous two years.<sup>1</sup> A variety of factors contribute to low utilization of preventive dental benefits; however, a major barrier is the lack of understanding about the importance of regular dental care in maintaining overall health. Many working Americans believe that if they brush their teeth and have no pain, then there is no need to see the

dentist. But Guardian's recent analysis of claims data shows that plan members who receive at least annual preventive care are more likely to avoid serious oral health problems that require more costly treatment in later years. Many members who require significant dental work and come close to reaching their annual plan maximum often delay treatment until the following plan year when their annual plan maximum is reset. The risk, of course, is that while the member postpones treatment, the clinical condition may worsen.

Fortunately, many members who reach their annual dental plan maximum do change their dental care habits for the better. In fact, 56% of members who reached their maximum increased their preventive care and received at least one exam/cleaning in the next several years.

Dental plan designs with greater coverage tend to encourage higher utilization of preventive care. Members whose dental plans have more allowances for preventive care benefits, as well as higher co-insurance levels and lower copays, are more likely to receive an annual exam/cleaning compared to those in more limited dental plans. Similarly, other Guardian research indicates that higher out-of-pocket costs and reduced benefits have led many plan members to alter their dental care. The research found that 4 in 10 working

adults with dental benefits skip or delay dental care when their out-of-pocket costs rise due to changes to their employer-based dental plan.<sup>2</sup>

### Increased preventive care



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Regular preventive dental care not only helps to lower out-of-pocket costs for most consumers, but it can improve oral health by enabling earlier diagnosis of potentially serious conditions, especially among those at higher risk of oral disease. Dental benefit programs that encourage at least annual exams, cleanings and x-rays can positively impact preventive care utilization and ultimately support a healthier and happier workforce. An ounce of dental care prevention certainly creates a valuable win-win for employers and their employees.

<sup>1</sup> Guardian 5th Annual Workplace Benefits Study. "Dental Benefits: A Bridge to Oral Health & Wellness", 2018.

<sup>2</sup> Ibid.

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