

CIGNA White Paper

Improved Health and Lower Medical Costs: Why Good Dental Care is Important

Research continues to associate oral health with overall health. Gum disease may have a potentially significant impact on systemic health, and the implications for cost of care and quality of life can be staggering. For example, did you know that when a dentist diagnoses periodontal (gum) disease, other serious health problems may also be lurking? If oral disease is left unchecked, it may result in health complications that take a real toll on quality of life for an affected employee. Those problems can also be a drain on your and your employees' health dollars. The good news is that treating oral diseases like gum disease may improve overall health and lessen complications with other medical conditions. Regular routine oral care helps address minor problems before they become major, and more expensive to treat. That's why Cigna is always working to develop and deliver solutions that include highly effective dental coverage. It's good for your employees' health, and good for your company's bottom line.

The right dental plan may lower medical costs

Cigna's nationally published study supports an association between treated gum disease and lower medical costs for individuals with diabetes, heart disease and stroke. When compared with patients undergoing **initial treatment** for gum disease, patients who were previously treated for gum disease and were receiving **maintenance care** had reduced medical costs. Cigna's ongoing dental and medical cost study supports a potential adverse association between untreated gum disease and higher medical costs for these three medical conditions. The numbers speak for themselves:

Average annual savings for those individuals in the study who had proper periodontal treatment

Population Savings* Diabetes **\$1,292 or 27.6%** Heart Disease **\$2,183 or 25.4%** Stroke **\$2,831 or 34.7%**

*Not an underwriting decrement.

Our findings also indicated \$1,020 average savings per person per year for individuals with gum disease who received appropriate care, regardless of whether or not they had a medical condition. The savings may be significantly attributable to the following additional findings for the group:

- **67%** lower hospital admission rate
- **54%** lower ER rate

"Appropriate Periodontal Therapy Associated with Lower Medical Utilization and Costs" Presented at the International Association for Dental Research Meeting March 2013, Seattle. Includes data from other 2012 internal Cigna studies.

Cigna follows the research closely. While studies continue, we believe in the current information concerning the link between oral and overall health, and we share that belief with our clients.