



MASSACHUSETTS



Integration of Medical and Dental Benefits for Improved Overall Health

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Never be afraid to do something new.
Remember, amateurs built the ark;
professionals built the titanic.

Anonymous

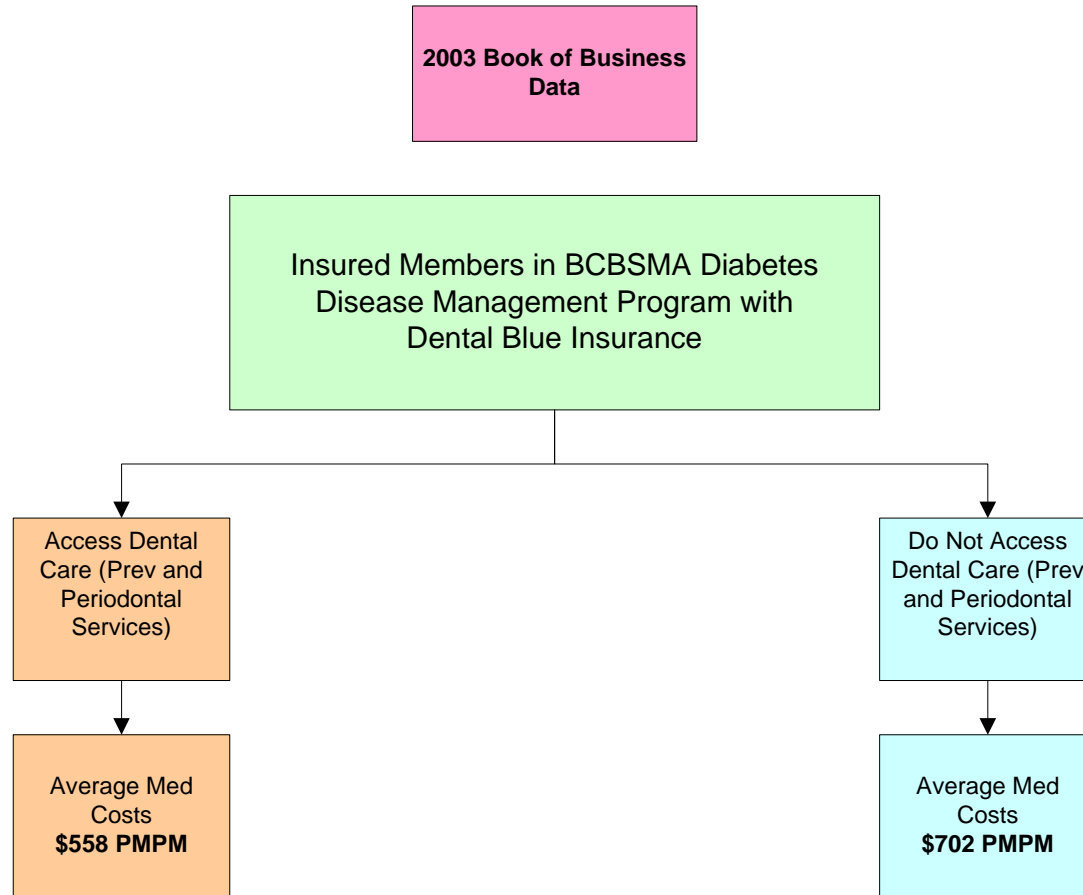
The Total Health Connection

Oral Health and Overall Health

Scientific Research demonstrates relationships between Periodontal Disease and Diabetic Complications, Pre-Term Low Birth Weight Babies and Coronary Artery Disease.

75% of adults over age 35 will be affected by periodontal disease.

Can BCBSMA improve medical outcomes through strategies that integrate oral health and overall health?



Diabetes

- BCBSMA 2003 claims data showed that members that received Dental Prophylaxis and/or Periodontal Treatment had \$144 PMPM lower medical costs than members that did not seek these treatments.
- Studies show that treatment of periodontal disease can result in improved control of blood sugar levels.

Coronary Artery Disease

- Cardiovascular disease is the number one leading cause of death in the U.S.
- Studies show a 1.2 to 2 fold increase in the incidence of Cardio-Vascular Disease in people with Periodontal Disease.
- BCBSMA claims data has shown that Coronary Artery Disease (CAD) members that received Dental Prophylaxis and/or Periodontal Treatment had \$238 PMPM lower medical costs than members that did not seek these treatments.
- Bacteria from the mouth are found in the walls of blood vessels in the heart of people that die from cardiovascular disease.
- C-Reactive Protein (CRP) is a protein found in blood whose level is related to the risk of developing cardiovascular disease.
- Treatment of periodontal disease can reduce CRP levels.

Pre-Term Low Birth Weight Babies (PTLBW)

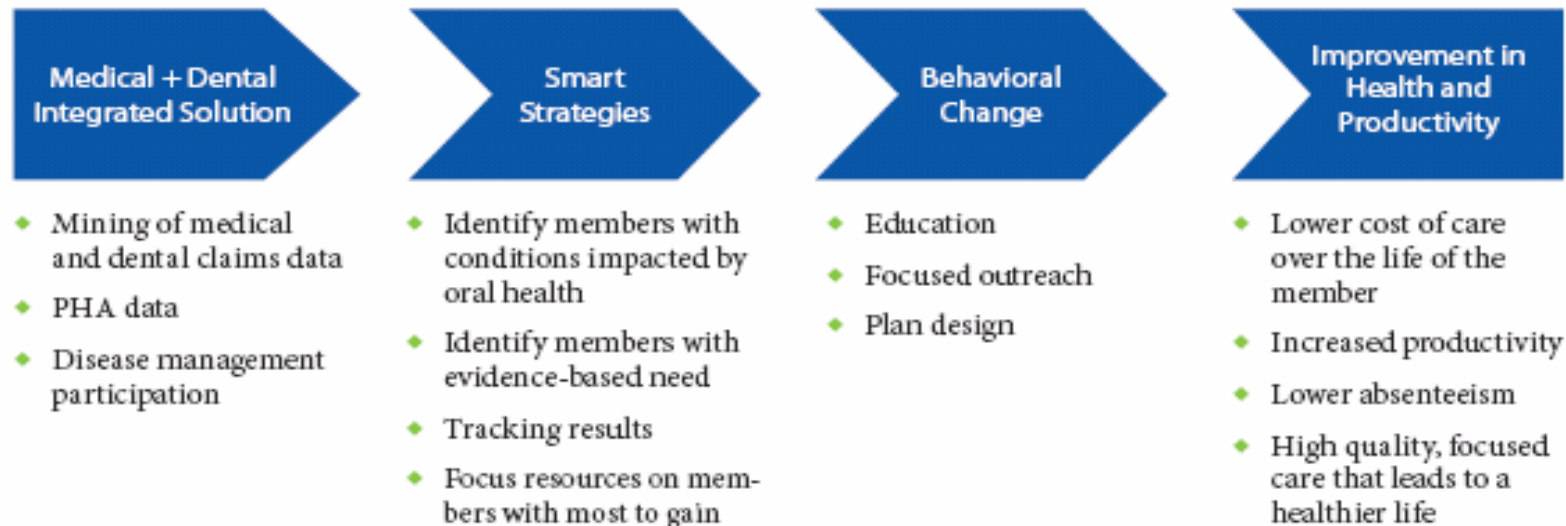
- Approximately 500,000 infants or 12.3% of all births in the U.S. were delivered pre-term (<37 weeks) in 2003, a 16% increase since 1990.
- Approximately 7.8% of infants were classified as having low birth weight (< 5.5 lbs), an 18% increase since 1984.
- PTLBW babies have frequent aftermath of serious functional abnormalities such as asthma, mental retardation, cerebral palsy and poor motor skills throughout life.
- Studies show a 7 fold increase in the risk of a PTLBW in women with periodontal disease
- Studies show that dental intervention (Dental Prophylaxis or Non-Surgical Periodontal Treatment) by the second trimester reduces this increased risk by 70%.

Proactive Health Management Dental Blue



Total Health

Dental Blue* strives to provide long term value to employers by leveraging analysis of combined medical and dental claims data to create individualized, innovative plans that include tiered engagement strategies focusing on education and outreach to improve the health and productivity of employees.





Educating all members

Identifying at-risk members

Outreach to at risk members

Enhancing Benefits & Removing Cost Barriers

Educating all members

- Living Health Babies
- Blue Care Connection for Diabetes
- Blue Care Connection for Coronary Artery Disease (CAD)



Living Healthy Babies



Identifying at-risk members

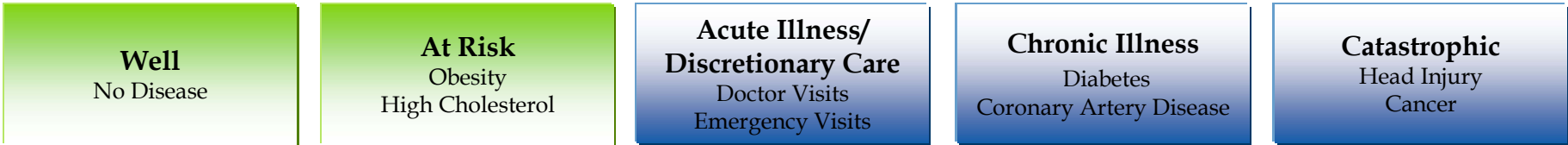
- Medical Claims Review and ETGs to identify conditions
- Dental Claims Review to focus on members not receiving appropriate dental care
- Personal Health Assessments (PHA)
- Disease Management Participation



Outreach to at risk members

- Focused Letter Campaign
- Telephonic Outreach to dental members with Diabetes or CAD
- OB-GYN Provider partnerships
- Incoming Calls from diabetic members routed to specialized member service

Manage workforce health risks to optimize health and financial outcomes



BCBSMA Integrated Services, Communication, Measurement and Evaluation

Member Education

- DecisionCare Guide
- Prevention Screening Reminders
- Living Healthy *Babies*®
- Blue Care® Line
- Smoking Cessation

Online Resources

- MyBlueHealth
- AHealthyMe.com
- Healthwise Knowledgebase Online
- WebMD University
- Personal Health Assessment
- Go Walking

Benefit and Discount Programs

- Fitness Benefit
- Weight Management Benefit
- Living Healthy Naturally
- Healthy Discounts

Dental Blue



Blue Health Coach

- Hypertension Medication Guidance
- Fit Blue Weight Management
- Lifestyle Modification

Worksite Programs

- Implementation Kits
- Personal Edge

Communications & Marketing Materials

- Personal Health Assessment – online and paper
- Seminars, Health Screenings & other onsite activities

Consultation *at no additional charge*

- Annual wellness plans
- Program implementation support
- Worksite wellness policy assistance
- Incentive program design

Blue Care Line

- Telephonic Decision Support

Web Tools

- Healthwise Knowledgebase

Disease Management

- Diabetes
- Coronary Artery Disease
- Heart Failure
- Select Conditions (14)
- CKD/ESRD
- COPD
- Depression
- Acid Related Stomach Disorders
- Atrial Fibrillation
- Decubitus Ulcer
- Fibromyalgia
- Hepatitis C
- Inflammatory Bowel Disease
- Irritable Bowel Syndrome
- Low Back Pain
- Osteoarthritis
- Osteoporosis
- Urinary Incontinence

Pharmaceutical

- Specialty Medicine Program
- Formulary Programs
- Step Therapy
- Mail Order

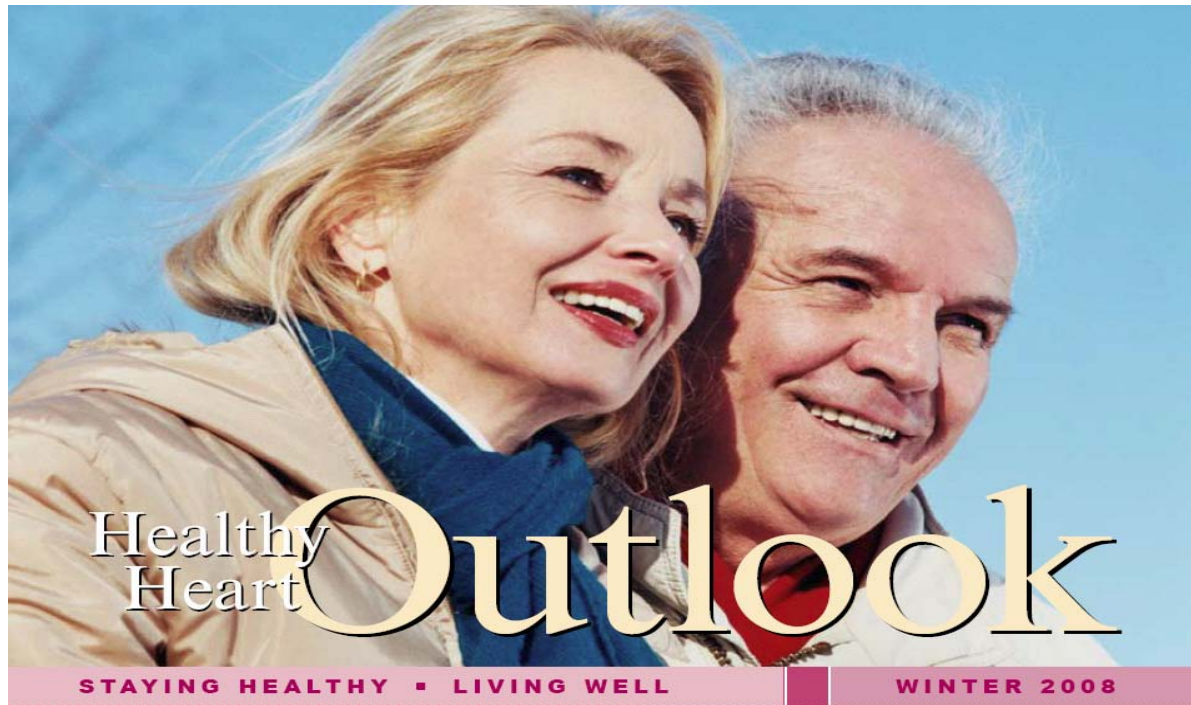
Total Health Solution

- Integrated Dental Outreach



Case Management

- High Risk Cases across the care continuum:
 - Perinatal
 - Transplant
- Advanced Illness
- Oncology
 - Breast Cancer
 - Lung Cancer
 - Prostate Cancer
 - Colon Cancer
 - Lymphoma
 - Leukemia
- Aftercare Program



Here's to a Healthy Smile

Keeping your teeth and gums in good shape may be especially important for people with heart disease. Research suggests that people with gum disease are almost two times more likely to develop heart disease than people with healthier gums.

What's the connection? When bacteria from a gum infection enter the bloodstream, they may trigger blood clots. Or inflammation from infected gums

might contribute to artery-clogging plaque.

The American Heart Association says the answers aren't all in and more research is needed. Meanwhile, keep your gums healthy with these tips from the American Dental Association:

See your dentist regularly to have your teeth cleaned and mouth examined.

Brush twice a day using toothpaste with fluoride.

Replace your toothbrush every three to four months or sooner if the bristles are frayed.

Floss every day. This removes food particles and plaque that your toothbrush can't reach.

Use antibacterial mouthwash to help prevent gum disease. For adults and children older than age 6, using a fluoride mouth rinse can provide extra benefit.



Massachusetts Guidelines for Adult Diabetes Care

DIABETES
GUIDELINES
WORK GROUP

DIABETES
PREVENTION
AND CONTROL



Working together for
prevention and control **PROGRAM**
Massachusetts Department of Public Health

HEART DISEASE
INSIGHTS & OUTCOMES

PERIODONTAL DISEASE

Periodontal disease is more common among people with diabetes. Young adults with diabetes have about twice the risk for periodontal disease than those without. Almost one-third of people with diabetes has severe periodontal disease with loss of attachment of the gum to the teeth measuring 5 millimeters or more. Periodontal disease progresses more rapidly, is often more aggressive, and difficult to treat in people with diabetes than in people without diabetes.

Defined as a bacterially-induced chronic inflammatory process, periodontal disease destroys connective tissue and bone supporting the teeth, leading to tooth loss. Recent research suggests a bidirectional relationship between diabetes and periodontal disease in that people with diabetes are more susceptible, and the presence of periodontal disease can negatively impact glycemic control.

Symptoms of periodontal disease include red, swollen, tender, and bleeding gums, receding gums, evidence of pus upon gum compression, persistent bad breath, loose permanent teeth, change in bite, or change in the fit of dentures. Most individuals with diabetes do not have pain with periodontal disease and some may be asymptomatic.

Concurrent risk factors that increase the chances of developing periodontal disease include: disease duration, poor metabolic control, presence of other long-term complications, smoking, plaque, and hormonal variations as in adolescence, pregnancy, and menopause. Mouth care is often overlooked when managing the other issues associated with diabetes.

Recommendations

- Conduct an oral exam as part of the yearly comprehensive visit.
- Advise patients of the importance of oral hygiene.
- Promptly refer patients with symptoms of periodontal disease for dental evaluation.
- Encourage patients to receive dental follow-up twice a year, and more often if necessary.

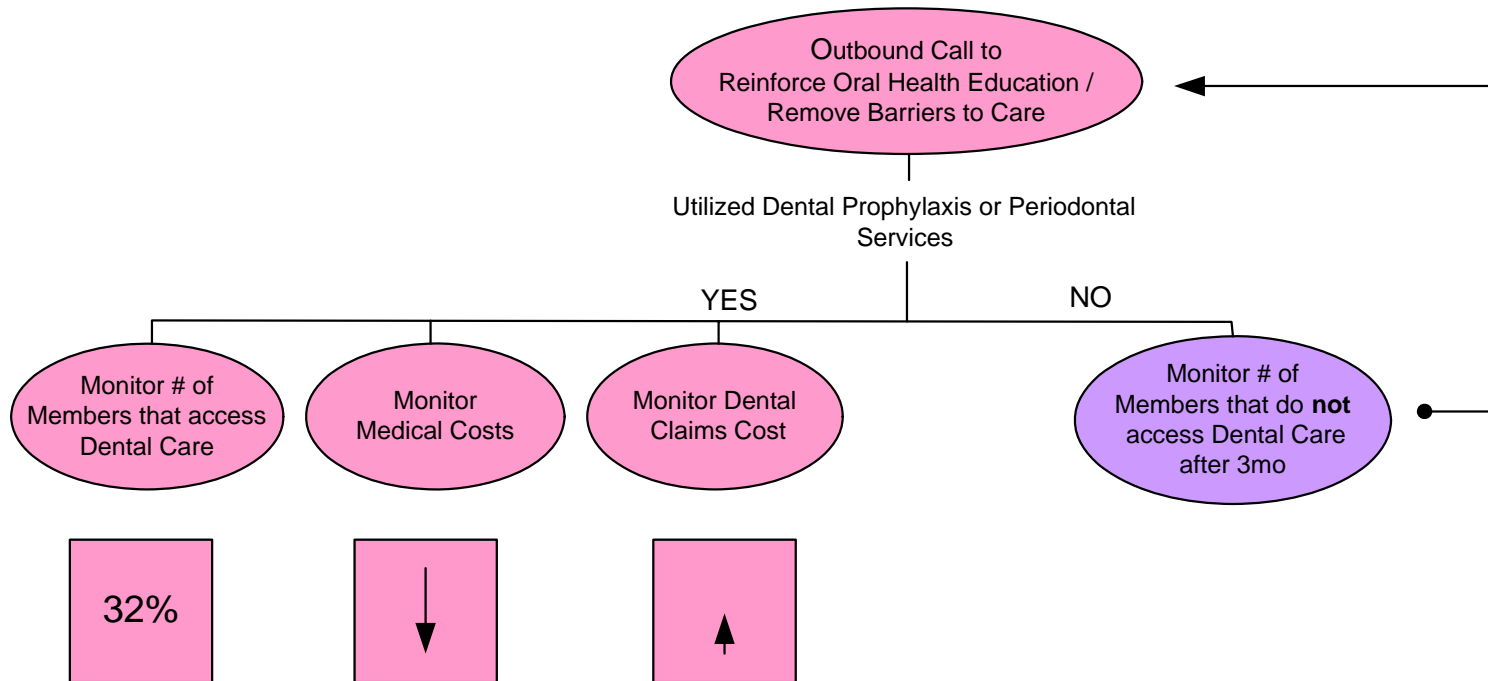
Source: Loe H. Periodontal disease. The sixth complication of diabetes mellitus. Diabetes Care 16: 329-334, 1993.

Differentiated Value Proposition

- Education of all Members
- Identification of Affected Members
- Focused Outreach to the identified members
- Member-Centric, Condition-Specific Enhanced Benefits

- **Transitioning value proposition from Recruitment and Retention Tool only to a Recruitment and Retention Tool + The Opportunity to Leverage Dental Benefit Costs to Help Lower Medical Cost Trends**

Outcomes





Enhancing Benefits & Removing Cost Barriers

- Enhanced Dental Benefits (Member-Centric, Condition-Specific dental benefits)
- 100% coverage with no deductible, not subject to calendar year maximum for non-surgical periodontal treatment and maintenance



It's easy to make a buck. It's a lot tougher to make a difference.

Tom Brokaw