

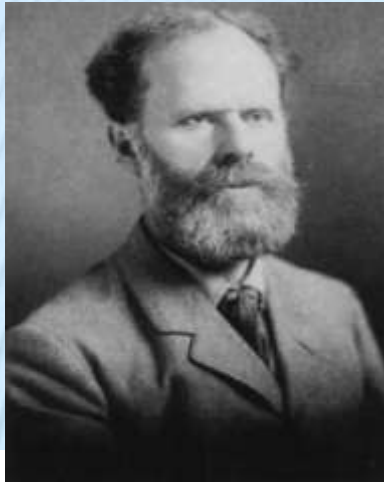
CASE STUDY: BCBSMA TOTAL HEALTH SOLUTION POTENTIAL FUTURE OF DENTAL BENEFITS

Joseph V. Errante, D.D.S.

It is the tension between creativity and skepticism that has produced the stunning and unexpected findings of science.

Carl Sagan

HISTORY OF THE ORAL/SYSTEMIC HEALTH LINK



✘ The Human Mouth as a Focus of Infection

Actionomycosis

Angina

Diphtheria

Gangrene

Meningitis

Osteomyelitis

Otitis

Pneumonia

Septicemia

Sinusitis

Syphilis

Tuberculosis

DENTAL COSMOS

VOL. XXXIII. PHILADELPHIA, SEPTEMBER, 1891.

ORIGINAL COMMUNICATIONS.

THE HUMAN MOUTH AS A FOCUS OF INFECTION.

BY W. D. MILLER, M.D., D.D.S., BERLIN.

DURING the last few years the conviction has grown ever stronger, among physicians as well as dentists, that the human mouth is a gathering-place and incubator of diverse pathogenic germs, and that if many diseases whose origin is enveloped very could be traced to their source, they would be found originated in the oral cavity.

✘

HISTORY OF THE ORAL/SYSTEMIC HEALTH LINK

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LIFE Magazine, January 16, 1939



- Brain: Insanity from diseased teeth
- Ears: Chronic aches and deafness

TOTAL HEALTH SOLUTION: BACKGROUND

- ✘ **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?

TOTAL HEALTH SOLUTION: BCBSMA DATA

✘ 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. 2008 claims data showed an \$811 PMPY difference in costs for these two cohorts

✘ Coronary Artery 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. 2008 claims data showed a \$5,853 PMPY difference in costs for the two cohorts

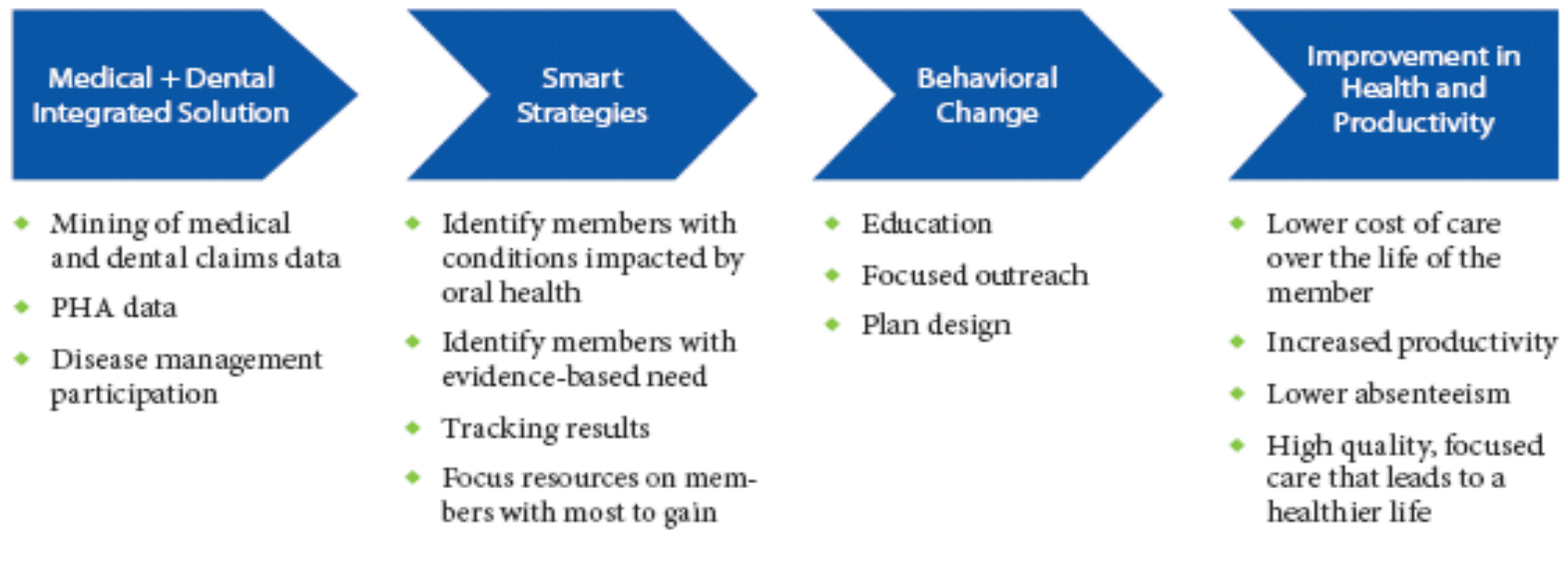
TOTAL HEALTH SOLUTION: BCBSMA VALUE PROPOSITION

Proactive Health Management Dental Blue

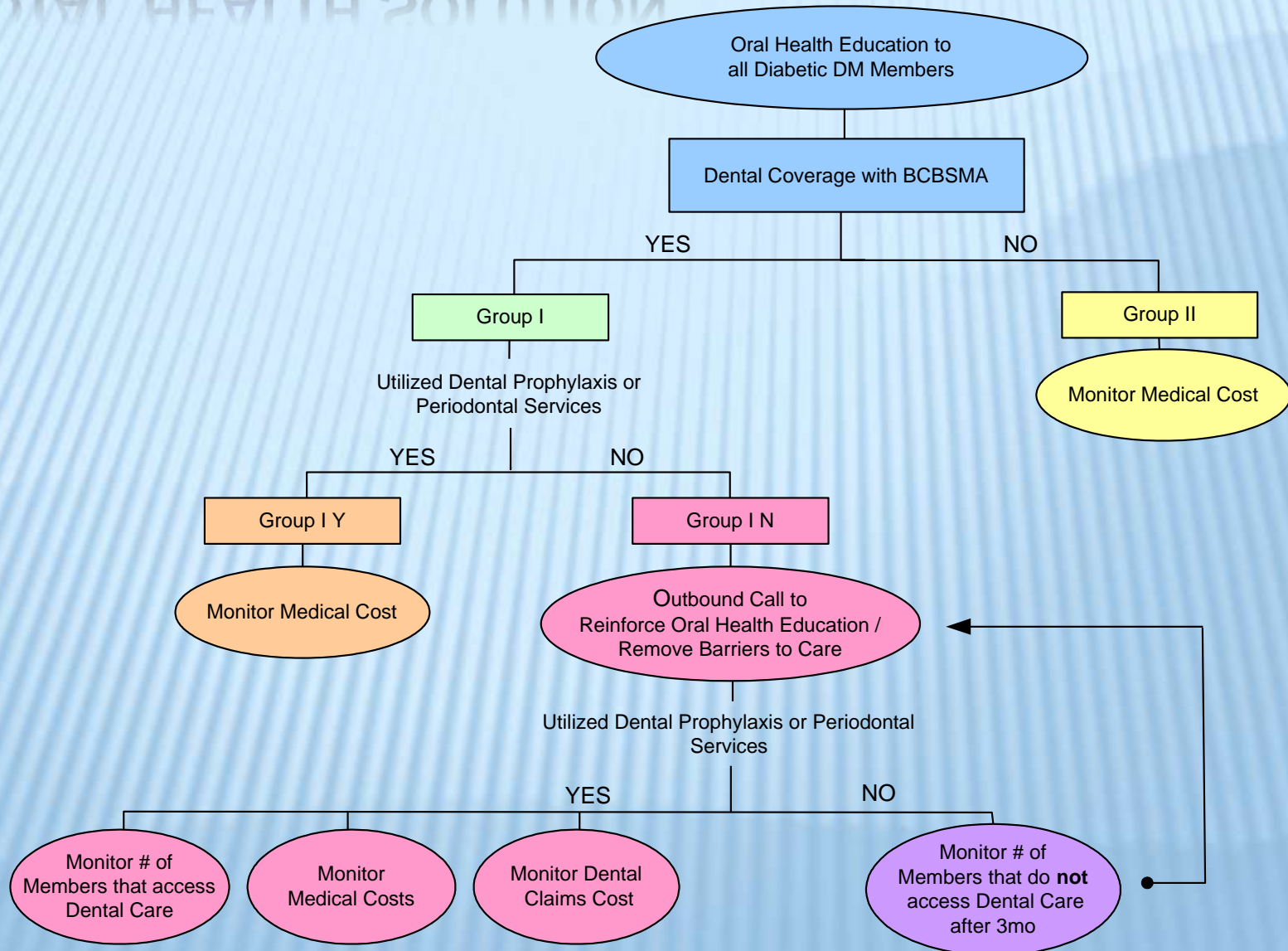


Total Health

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.



TOTAL HEALTH SOLUTION



TOTAL HEALTH SOLUTION: BCBSMA PROGRAM

- ✘ Educating all members
- ✘ Identifying at-risk members
- ✘ Outreach to at risk members
- ✘ Enhancing Benefits & Removing Cost Barriers

TOTAL HEALTH SOLUTION: PROGRAM

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

TOTAL HEALTH SOLUTION: PROGRAM

- ✘ 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

TOTAL HEALTH SOLUTION: PERSONALIZED BENEFITS

- ✘ Enhancing Benefits & Removing Cost Barriers
 - + Enhanced Dental Benefits (Member-Centric, Condition-Specific dental benefits) implemented in 2007
 - + 100% coverage with no deductible, not subject to calendar year maximum for non-surgical periodontal treatment and maintenance

RESULTS

- ✘ Results of Enhanced Benefits
 - + % of Condition Specific members using enhanced benefits
 - ✘ 55% of CAD Members
 - ✘ 53% of Diabetes Members
 - ✘ 60% of Pregnant Members
 - + Consistent cost differences during 2 year study
 - + Members with earliest intervention and Perio Treatment showed greatest changes in Health Costs details
 - + Provider feedback very positive
 - + 37% Behavior change amongst at-risk members after outreach

TOTAL HEALTH SOLUTION

× Differentiated Value Proposition

- + 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
- + Shift Dental Insurance from a Financial Exchange to a core Element of Healthcare

POSSIBLE FUTURE OF DENTAL BENEFITS

- ✘ Integration of Oral Health into Medical Plans
 - + Oral Health special interest groups influence on Health Care Reform proposals
 - + Treatment of oral infection and inflammation
 - + Surgical repair of dentition
- ✘ Integration into Medical Plan P4P
 - + Dental Provider as part of the care circle around patient
 - + Possible p4p for dentist role in HbA1C reduction in diabetics
- ✘ Potential Impact on oral health benefits by the Benefits Industry
 - + Employers as purchaser
 - + Consumer Purchasers
 - + New Value Propositions

Imagination is more important than knowledge.

For while knowledge defines all we currently know and understand, imagination points to all we might yet discover and create.

Albert Einstein

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

Tom Brokaw
