

# Connections matter

How integrating medical and dental data improves member health and lowers costs for employers

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Talk to your Aetna representative today.

Learn more about how the Aetna Dental/Medical Integration program can help improve employee health and lower costs.

### **Executive summary**

The mouth is a window into the health of the body — and the benefits of maintaining good dental hygiene extend far beyond the teeth and gums alone.

In fact, oral health has a major impact on overall health, medical costs and quality of life. However, for many, the prospect of achieving or maintaining an optimal quality of health through a combination of care that includes both dental and medical is out of reach.

One third of Americans do not have dental insurance, and low-income Americans have even lower rates of access to dental insurance.¹ Then consider that nearly half the adult population in America suffers from periodontal disease — a chronic inflammatory condition that can result in bone loss, loose teeth and painful, swollen gums.².³ To make matters worse, periodontal disease affects more than just oral health: it has been linked to physical conditions like diabetes, heart disease and strokes, and mental-health issues like worsening cognitive impairment.

Insurance carriers and plan sponsors can — and must — play a leading role in solving these issues. But many plan sponsors may not know where to start – or that there are even solutions available. That's where we come in.

This whitepaper will demonstrate the powerful impact oral health has on overall health and how integrating dental and medical claims data gives employers access to a no-cost solution that boosts member health and delivers cost savings.

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By integrating our medical and dental databases, we can coordinate care and provide our members with better overall value, and our plan sponsors with a healthier workforce. says Mary Lee Conicella, Aetna's Chief Dental Officer.



### Oral health is health



Academics, dentists and clinicians from Columbia University and Aetna have confirmed the tie between dental health and overall health through groundbreaking and ongoing research.

Oddly enough, for decades, oral care hasn't been included in primary care — even though oral health issues can cause severe pain and, in some cases, even death. On top of that, poor oral health can contribute to mental health problems and even adversely affect employment prospects.

The silver lining is that all these potential outcomes can be avoided. Simply because dental disease is almost entirely preventable. Taking greater measures to understand how oral health impacts overall health, medical costs and quality of life is key to understanding how we can begin to unlock the transformative power of an evolving health system.

#### The link between oral health and chronic diseases

This relationship between dental and overall health is nothing new. The connection between oral health and conditions like diabetes, heart disease, strokes and pregnancy complications has long been studied.

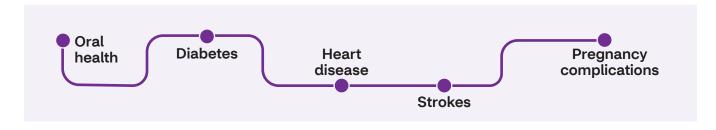
However, there was little new information on this possible link and its related costs until Aetna and Columbia University conducted three joint studies.

In a groundbreaking study, published in 2006,<sup>4,5</sup> researchers identified a correlation between dental health and three conditions:

- Diabetes mellitus
- Coronary artery disease
- · Cerebrovascular disease

They concluded that those who had dental care across a two-year period had significantly lower retrospective risk scores than those with no dental care at all.

Subsequent studies published in 2011<sup>6</sup> and 2018<sup>7</sup> made the connection between having dental care while pregnant and lower preterm delivery rates and incidences of low birth weight. Both studies took advantage of the extensive Aetna dental and medical plan databases.



## Chronic disease is widespread — and costly

of all deaths in the U.S. are caused by heart disease

Any relationship between better oral health and improved overall health merits attention, given the huge numbers of Americans at risk — especially when it comes to heart disease and diabetes.

In the United States, one out of every four deaths is caused by heart disease, with coronary heart disease contributing to 655,000 deaths per year. The prevalence of cardiovascular disease has resulted in astronomical costs, costing the U.S. \$400 billion a year — a figure projected to triple by 2030.8

Like heart disease, diabetes is also epidemic in our society — the American Diabetes Association reports that over 34 million U.S. adults and children have the disease. And, like heart disease, it is costly, with a yearly economic burden of over \$327 billion in the U.S.<sup>9</sup>

There are also indirect costs. Lost productivity accounts for an estimated increase from \$172 billion in 2010 to \$276 billion by 2030.10

As these chronic illnesses take their toll on our society — and economy — some people may wonder what the solutions are. What can be done to remedy these sobering issues? And who should take on that responsibility?



Total yearly cost of cardiovascular disease in the U.S.:

\$400 billion

(and projected to triple by 2030)



Total yearly cost of diabetes in the U.S.:

\$327 billion

## Solutions on the horizon

The results of integrated medical and dental care:

• Employee health



Productivity

Health care practitioners and insurance carriers, like Aetna, are working to slow this epidemic of chronic disease — and integrating dental and medical care is a good start. More and more dentists are collaborating with physicians — and patients are reaping the benefits.

Meanwhile, researchers are examining other chronic conditions to see if dental health can play a role in boosting overall health, while helping to reduce medical costs.

Employers also play a pivotal role in this continued collaboration. By working with insurance carriers, employers have access to a no-cost solution to help them recoup lost productivity and lower their expenses.

The Aetna integration of dental and medical care is a groundbreaking component of this whole-person treatment. Dentists, physicians, other medical practitioners, insurance carriers and employers all have roles to play. Together we can enhance the effectiveness of this integration.

- Risk of potential chronic and expensive health conditions
- · Benefits costs
- Costs for employers



## Why integration matters — for members and employers

Take more preventative care

10% increase in preventative dental care<sup>11</sup>

#### Members are healthier

The Aetna Dental/Medical integration program (DMI) has been turning research into real-world results for over a decade. As such, millions of at-risk members have been identified, with major outreach initiatives being provided. The result: We've helped to improve the health of up to one out of every five members.<sup>13</sup>

Numbers matter in research, and larger studies tend to provide more reliable results. The Aetna Informatics department continues to mine those numbers<sup>14</sup> and has found continued promise — and significant dollar savings — in dental/medical integration.

Since Aetna began integrating its dental and medical claims data, the results continue to prove the integration case. Here is just a sampling from the database of Aetna Dental/Medical Integration program members:

#### Require fewer hospital admissions

Program members had a **22% reduction in hospital admissions** when they sought dental care.<sup>15</sup>

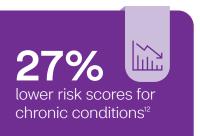
#### Use fewer major and basic services

Members enrolled in the program use
42% fewer major and basic dental services.<sup>16</sup>

#### Improve health in multiple areas

Program members experienced a **45% improvement in diabetes control.**<sup>17\*</sup>

26% fewer cases of low birth weight were recorded.18



## Why integration matters — for members and employers



\$11.9 million
of cost savings
delivered to employers
in a single year\*20

Lowered costs of medical claims by

Integrating dental and medical data benefits members in the program, especially those with chronic diseases like diabetes. But it's also offered advantages to plan sponsors.

"We have been very successful encouraging at-risk members"

"We have been very successful encouraging at-risk members who were not visiting the dentist to begin receiving dental care," says Mary Lee Conicella, Aetna's Chief Dental Officer. "By integrating our medical and dental databases, we can coordinate care and provide our members with better overall value and our plan sponsors with a healthier workforce.

Employers save money — directly and through increased productivity

"It is in the employer's best interest to give their employees the tools that help them maintain good health or become healthier if they have chronic conditions. Integrating dental and medical is a big step in that direction."

The statistics point out the value of keeping your workforce healthy. The Aetna Dental/Medical Integration program takes the next logical step. It suggests a direct relationship between health conditions and workplace productivity.

Understanding this connection may help employers to assess the impact these risk factors have on their productivity loss. It will also suggest paths for savings that may help them reduce benefits costs.

According to the Integrated Benefits Institute, poor health costs the U.S. economy an estimated \$576 billion a year.<sup>22</sup> For every dollar of the almost \$950 billion spent on health care benefits, another \$0.61 of productivity is lost to illness and injury.<sup>23</sup>

Workplace health coverage also plays in important role in employee recruitment and retention. A recent survey supports this position.

**46% of U.S. adults** said health coverage was a deciding factor in choosing their current job

**56% of U.S. adults** with health benefits at work said that coverage is a key reason to stay at their current job<sup>24</sup>

<sup>\*</sup> Data from Aetna case study that analyzed aggregate dental and medical claims of DMI members with diabetes and heart disease. Individual Plan Sponsor results may vary.

# Aetna Dental/Medical Integration program details

The DMI program engages

60%
of members in outreach and education<sup>25</sup>

The Aetna Dental/Medical Integration program comes with no extra costs or paperwork for employers — or employees.

**For busy employers,** the integration process is seamless and inclusive. Aetna automatically enrolls at-risk employees with fully insured plans at no cost. There is no additional administrative work. Plan sponsors who are self-insured or work with another health insurance carrier can also use the program.

And **employees can conveniently access** both their medical and dental benefits via one member website and app.

#### The features of the program include:



Education by email, phone and mail on how gum disease impacts overall health



A dedicated dental care coordinator who helps members choose a dentist and make appointments



Follow-up support to ensure needed care is provided



Enhanced dental benefits<sup>26</sup>

### The bottom line

Research and studies continue to demonstrate the many ways primary care remains incomplete without the inclusion of oral care as part of the comprehensive health equation. Conversely, with the ongoing evidence and outcomes being revealed by initiatives like the Aetna Dental/ Medical Integration program, or the framework for increased coordination of oral health and mental health that Aetna helped to develop, it is becoming increasingly clear that integrating oral health within primary care is not only important, but also necessary for the improvement of overall care for all Americans.

To move oral health and primary care integration forward, clinicians, physicians, insurance carriers, employers and plan sponsors alike must begin to recognize dental coverage as a critical component of health insurance and the health system at large, rather than just an optional benefit. Progress in this effort is being made, but there is still much to do. For the benefit of our members, our partners and our communities as a whole, it's vital that we continue to work toward a more comprehensive and equitable system of care.♥



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