

WHY PEOPLE WITH DENTAL INSURANCE SKIP ORAL HEALTH CHECKUPS

Key insights into the barriers to
preventive dental care.

Together, all the way.™



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FOREWORD

Routine dental checkups do more than brighten your smile.

They can help keep teeth and gums healthy throughout your life. They can also possibly catch serious medical problems, such as diabetes and heart disease. However, Cigna's new nationwide survey of consumers finds many aren't taking advantage of preventive oral health services - even when they have dental coverage. Our study found that more than one-fourth of insured adults are not getting regular dental checkups due to concerns about cost, fear of the dentist and the mistaken belief that absence of tooth pain means absence of problems.

The survey found that among infrequent users of dental preventive care, self-reported oral health declines significantly with age. At the same time, the likelihood of skipping an even annual checkup increases. In fact, people ages 45 to 64 are 50% more likely not visit the dentist at all during the year compared to those ages 26 to 34.

The study also highlights the confusion there seems to be about what is covered under preventive care. Cost concerns really shouldn't be a barrier, as most plans cover in-network preventive care visits every six months with no or low out-of-pocket costs.

It is important that individuals can turn to their insurer, dentist or employer for the education and tools that can assist them in overcoming perceived barriers to preventive services. At Cigna, we are dedicated to helping each customer understand how their dental health impacts their overall health and wellness. We understand how the right dental plan can lead to a healthier, more productive workforce while saving money for clients and customers.

Fred Scardelletto, Vice President, Cigna Dental

Clinical research has underscored the connection between oral health and medical health.

Nine out of ten individuals in the Cigna survey group acknowledge the connection. But consumers aren't taking the next step; they realize there is a connection, but they are not taking action.

Among those who don't get six-month dental checkups, 53% said that their medical health is a critical priority while only 33% say the same for their oral health. If they truly understood the connection, these should be priorities of equal importance.

Regular dental care can also translate into savings on medical dollars. For example, a 2013 Cigna study of medical and dental claims found an average annual medical savings of \$1300 for people with diabetes who received appropriate periodontal care. Medical savings with regard to other conditions like heart disease were even higher.

We all have a stake in improving oral health outcomes. Cigna has made a commitment to each of our customers to help deliver better health, a better experience and better savings. As a health service company with robust dental capabilities, we're able to provide an integrated focus on a customer's entire health for improved outcomes.

Miles Hall, DDS, Cigna Dental's Chief Clinical Director

ABOUT THE STUDY

Objectives

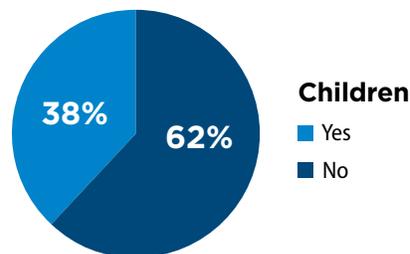
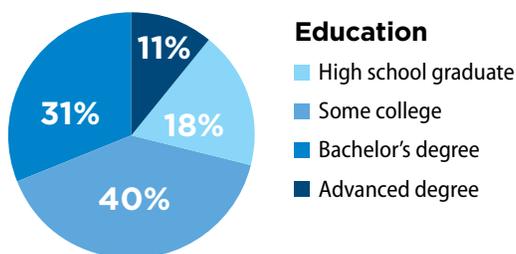
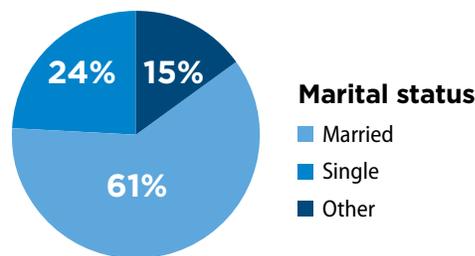
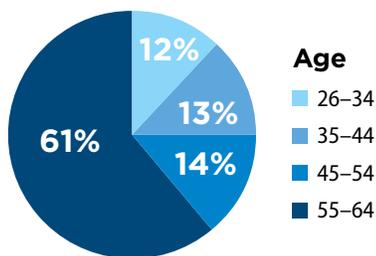
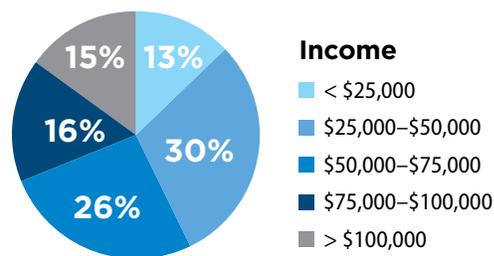
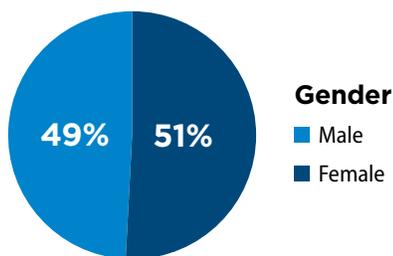
Having a healthier mouth can often contribute to having a healthier body, yet there remains a sizeable number of adults in the U.S. with dental insurance who don't take full advantage of their preventive care benefits. This study focuses on three main objectives.

1. Identify the reasons why people with dental insurance don't fully use their dental benefits.
2. Gain insights into how infrequent users of dental care view oral health.
3. Determine ways to overcome barriers to receiving regular preventive dental care.

Study specifics

Field dates	August 6-15, 2014
Sample size	500 U.S. general population Males and Females Ages 26 - 64
Length of survey	8 Minutes
Electronic survey via panel	Research Now
Sampling Error	+/- 3% at 95% confidence
Minimum requirements	<ul style="list-style-type: none"> › Currently has dental insurance; › Primary or equal partner in insurance benefit decisions for their household; › Visited the dentist once or less in the past 12 months

PROFILE OF RESEARCH PARTICIPANTS



KEY FINDINGS

The top barriers to the regular dental visits are lack of pain, anxiety and cost.

- › 40% state that because they aren't in pain, they don't need to go to the dentist. This is the number one barrier to regular dental exams. This excuse is most common with males and with individuals who have had a regular dental checkup once in the past 12 months.
- › One in four people cite dental anxiety as the reason they avoid regular dental checkups.
- › Most people believe they will have to pay for a dental checkup. People are also confused by what they may owe for additional services provided during a preventive visit. Over one-third of consumers feel that because they've neglected to take care of their teeth, they'll need additional dental care that will cost more than they are prepared to pay.

More than 1 out of 4 people with dental insurance do not fully use their benefits.

- › 28% admitted to visiting the dentist once or less in the past 12 months. The general recommendation is to visit the dentist twice a year.

As people get older, they visit the dentist less often and their reported dental health gets worse.

- › People ages 45 - 54 tend to state that their dental health is fair/poor. They're often in need of maintenance treatment and suffer from chronic dental conditions.
- › This age group has the opportunity to prevent future procedures by adopting good dental health care today.
- › There is also the opportunity to encourage younger adults to maintain good dental health to avoid dental problems in the future.

Dental health is not a top priority.

- › Dental health is a "middle priority" for most Americans. It has a 79% importance rating for individuals and a 74% importance rating for families. This makes dental health difficult to address.
- › Medical health is the top health-related priority. People commonly take care of their medical health before their dental health.
- › Consumers understand the value of going to the dentist. In fact, almost 9 out of 10 stated that their preventive visit to the dentist was valuable. However, these individuals do not visit the dentist regularly.
- › People with children visit the dentist more regularly than people without children. However, parents are more likely to put their children's dental health before their own. Only 15% of children skipped a visit to the dentist in the last 12 months, compared with 32% of parents.

People know oral health is connected to overall health, but they don't understand why.

- › 9 out of 10 reported that maintaining good dental health helps with overall health, but that's as deep as their understanding goes.
- › Primary care doctors have an opportunity to encourage patients to visit the dentist for regular six-month checkups.
- › With dental health possibly impacting heart disease, autoimmune disease, diabetes and other medical conditions, it is important for individuals to make dental care a higher priority.

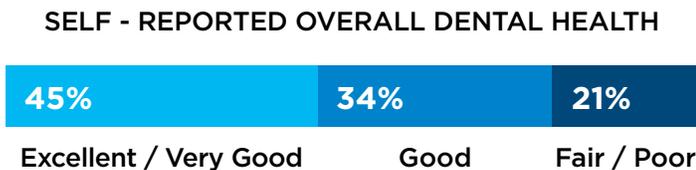
REGULAR DENTAL CHECKUPS ARE NOT HAPPENING

Most dental insurance plans cover two preventive dental care visits every six months. Yet 28% of consumers with dental insurance visit the dentist once a year or less. These consumers aren't getting the most out of their dental benefits. They could also be putting themselves at risk for dental problems in the future.



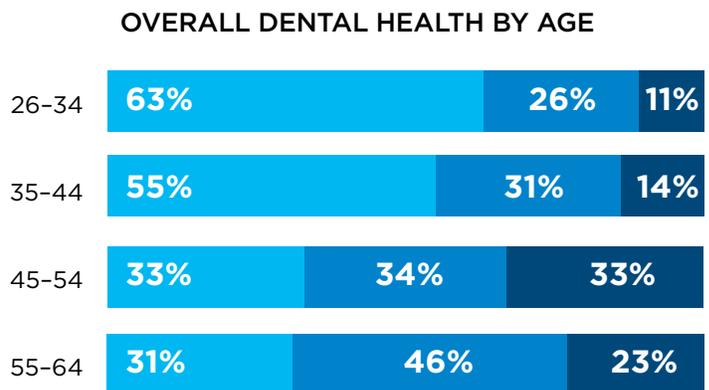
DENTAL HEALTH TODAY AND IN THE FUTURE FOR INFREQUENT USERS OF PREVENTIVE CARE

- › 45% of surveyed consumers stated they have “Very Good” or “Excellent” dental health. Those that stated very good or excellent dental health felt that their future dental care needs are as follows:
 - 67% feel “up to date” on their dental care.
 - 48% may be considering some cosmetic improvements.
- › Consumers who stated they have overall good or better dental health may be overly optimistic.
 - More than half (53%) say they are likely to need minor procedures.
 - More than one-third (38%) say they are likely to need maintenance treatment.
- › Consumers who stated they have fair/poor dental health know they need more dental care but don't necessarily follow up.
 - Almost two-thirds (67%) are more likely to admit their dental conditions are chronic and need serious treatment.



Dental health conditions can worsen with age

- › Ages 26 - 34
 - Rate themselves overall in good dental health, but must build healthy preventive habits to keep their good dental health status.
 - If they neglect their dental care now, they'll likely run into dental health issues in the future, as the study found that oral health and regular dental visits decline with age.
- › Ages 45 - 64
 - 50% less likely to visit the dentist than people ages 26 to 34.
 - Their reported dental health is declining and they have a growing need for dental care.



THREE MAIN REASONS PEOPLE AVOID REGULAR DENTAL CHECKUPS

1. They have no pain

- › Consumers believe that if they aren't having any tooth pain, they don't need to go to the dentist.
- › The lack-of-need excuse is most common with those who have been to the dentist once in the past year. However, this lack of need may be overstated.
- › When asked about needing dental procedures, almost half of consumers admitted to maintenance or chronic dental conditions that needed attention.

2. Anxiety

- › More than four out of 10 people reported fear and anxiety as a barrier for avoiding the dentist.
- › 23% of people claim to suffer from emotional embarrassment, which can also be a cause of anxiety.

3. Cost

- › Two-thirds of consumers do not believe preventive dental care is a "free" benefit. They expect to pay something during a routine dental exam, such as a copay or additional services.
- › 7 out of 10 consumers did not check their plan to see what they may owe before a dental appointment - and may not even know how to check their plan. This adds to their concern about cost.
- › Consumers who have been avoiding the dentist believe their exam will cost more because their dental health may have worsened. In fact, consumers who haven't been to the dentist for at least one year state this as their number one factor in avoiding the dentist.

BARRIERS TO VISITING THE DENTIST

Lack of need

- › **No pain, no need** is the number one reason for all respondents at 40%.
- › **"Just" went:** Those that had 1 preventive visit in the past 12 months felt no pain, no need to return (this is their top reason at 44%).

Fear

- › **More than 4 in 10** of dental avoiders (respondents that have not gone to the dentist in the past 12 months) attribute the lack of visit to fear.
- › The dentist is **too painful** - even during a cleaning is also a barrier with 27% stating that this is an important reason as to why they don't go.
- › **Emotional embarrassment** is also a contender with 23% stating it prohibits them from going.

Cost

- › Respondents stated that the dentist is **"Too Expensive"** as a key reason to neglecting dental care (36%).
- › Going hand in hand with this neglect, many are worried about future care needed. **More than 1/3 stated that fear of how much it costs due to prior neglect keeps them from visiting the dentist.**

WHY DENTAL HEALTH CAN BE OFTEN OVERLOOKED

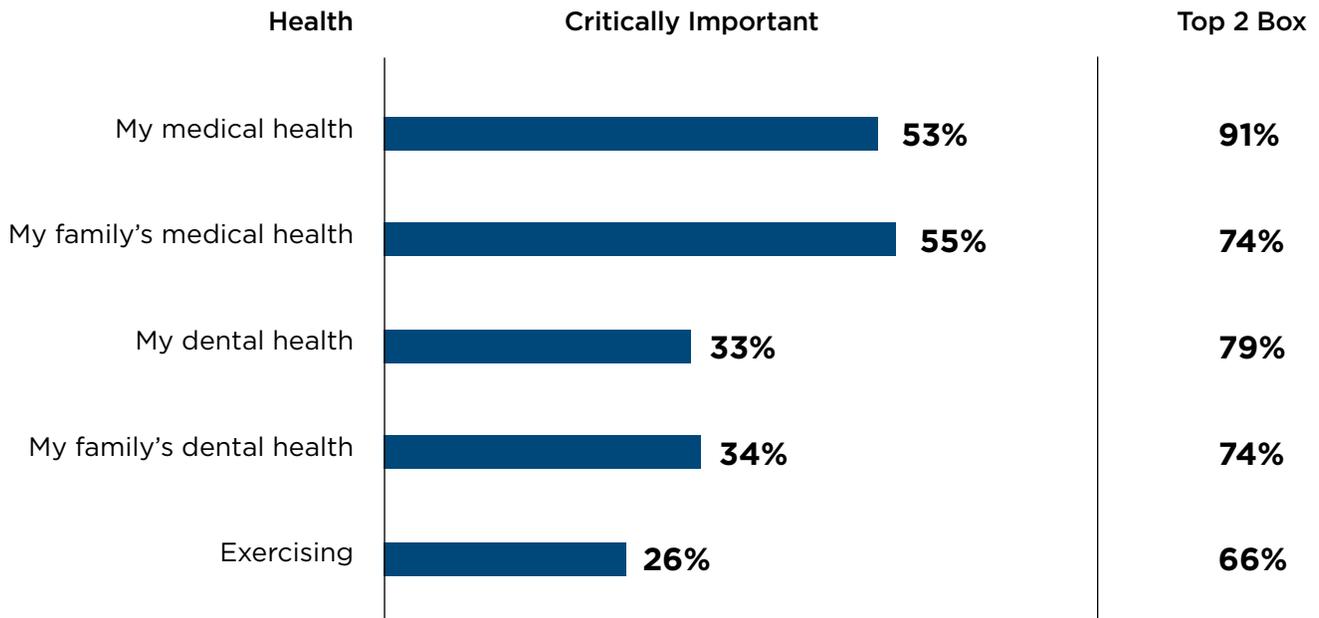
People think medical health is more important than dental health

- › Even though people say they understand the relationship between dental health and medical health, they still believe medical health is more important.
- › People who visited the dentist once in the past 12 months are more likely to rank dental health a higher priority than those that have not visited the dentist.
- › 86% of people who recently went to the dentist found the care to be valuable and a good use of time; yet they do not visit the dentist twice a year.

Parents often put their children’s dental health before their own

- › People with children are more likely to visit the dentist (68%) than people without children (47%).
- › Parents stated that their family’s oral health was much more important than their own. In fact, parents rated their family’s oral health at 89% versus their own at 81%.
- › Four out of five parents who did not go to the dentist themselves brought their children one or more times.
- › 32% of parents did not go to the dentist, compared with 15% of children who did not go.

IMPORTANCE RANKING OF HEALTH PRIORITIES



FREQUENCY OF DENTAL VISITS FOR CHILDREN

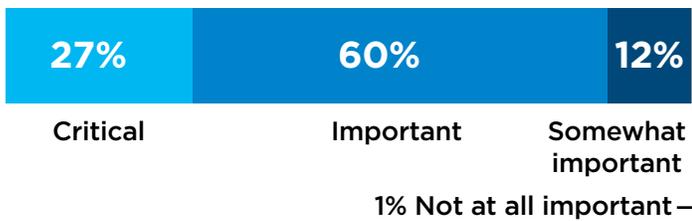


UNDERSTANDING THE CONNECTION BETWEEN DENTAL HEALTH AND OVERALL HEALTH

People say they understand the big picture

- › Consumers know that dental health affects overall health.
 - 87% agree that dental health is important for overall health.
 - 86% felt their last dental visit was valuable and effective.

CONSUMERS' VIEW OF THE IMPORTANCE OF DENTAL HEALTH TO OVERALL HEALTH



People don't know the details

Few people know specific medical conditions that can be positively impacted by regular preventive dental care.

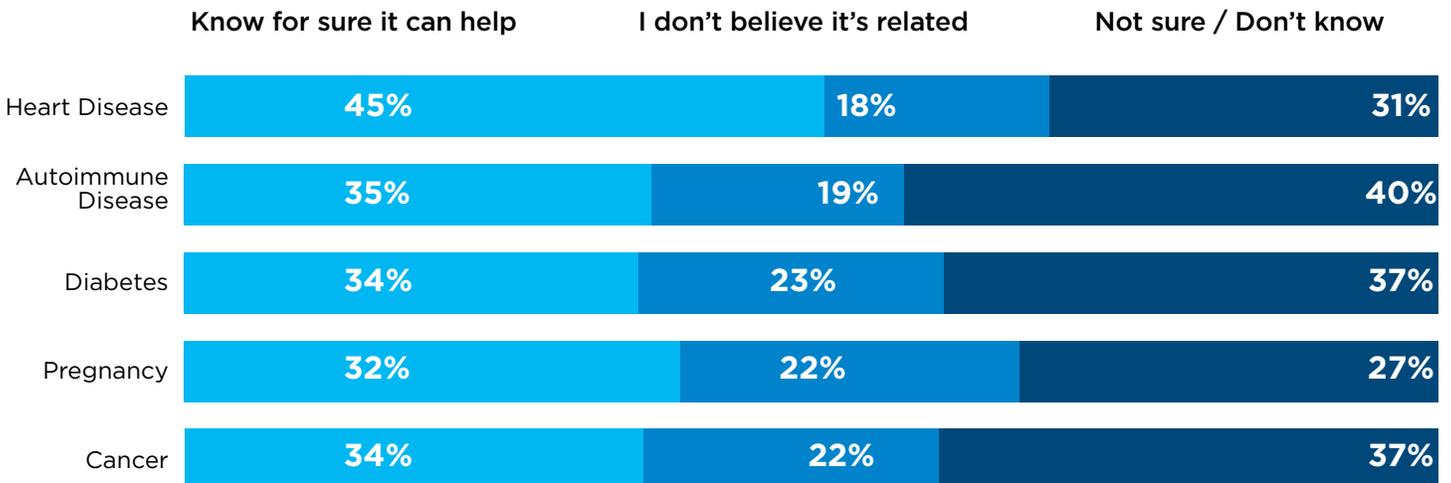
Primary care doctors can influence dental preventive care

- › 53% of consumers say their primary care doctor reminds and encourages them to have preventive dental visits.
- › When doctors recommend dental preventive care, 61% of participants follow through with a dental visit. This is compared to 39% that visit the dentist without a doctor's recommendation.
- › People who said that their primary care doctor talks with them about the importance of oral health are 50% more likely to go to the dentist at least annually, as compared to those whose doctors don't bring up the subject of oral health.
- › Having even one dental checkup a year can make a difference. Those who had one exam during the year are nearly twice as likely to report their oral health as very good or excellent compared to those who failed to go at all.

PRIMARY CARE DOCTOR REMINDER TO VISIT THE DENTIST



IMPACT OF GOOD DENTAL HEALTH TO MEDICAL CONDITIONS



*Remaining percentages fall under "Know for sure it cannot help" category to total 100%. Percentages are as follows: Heart Disease 6%; Autoimmune Disease: 6%; Diabetes: 6%; Pregnancy: 9%; Cancer: 7%



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