

Cigna Study: More than One-Fourth of U.S. Consumers with Dental Insurance Don't Take Advantage of Their Coverage for Preventive Checkups

BLOOMFIELD, Conn., October 23, 2014 - Having a healthier mouth can often contribute to having a healthier body, yet a [survey](#) of U.S. consumers released today by Cigna (NYSE:CI) found that more than one-fourth of adults with dental insurance don't take full advantage of their preventive care benefits.

Why? Despite typical dental plans covering preventive checkups every six months, people are avoiding getting any care during the year because of a fear of the cost or a fear of the dentist. Others, particularly those who only see the dentist annually, say they don't feel the need to get checked more frequently because their teeth don't hurt.

"Absence of pain does not mean absence of problems. It is important that we help individuals overcome the barriers to obtaining preventive dental care that the study identified. The longer the wait between dental visits, the more likely a problem will develop," says Miles Hall, DDS, Cigna Dental's chief clinical director. "Often more complicated problems are more expensive to treat, leading to the very situation that consumers want to avoid."

Dr. Hall said the results point to a missed opportunity for consumers to get more value from their [dental insurance](#) because most plans cover in-network preventive care visits every six months with no or low out-of-pocket costs. Preventive care services can include an exam, teeth cleaning and certain x-rays.

"There appears to be some confusion about what is preventive care versus treatment," Dr. Hall said. "Those who are unsure should ask their dentist or insurer about the specifics of their plan. Cigna provides 24/7 live customer service for our dental plans, and we encourage people to get all their questions answered. Regular dental checkups can have big rewards - healthier teeth and gums throughout your life."

Dr. Hall adds, "Dentists and hygienists are trained professionals familiar with patient fears and can help ease concerns. In addition, dental offices continue to make technological advances in equipment and treatments so that procedures often take less time and with less discomfort. Don't let a past poor experience prevent you from having a healthy mouth."

Cigna's [Why People with Dental Insurance Skip Oral Health Checkups: Key Insights into the Barriers to Preventive Dental Care](#) surveyed 500 men and women, ages 26 to 64, nationwide who have dental insurance, but fail to go for dental checkups twice a year.

Among infrequent users of dental preventive care, oral health declines significantly with age. At the same time, the likelihood of missing even an annual checkup increases. The study found that 63% of people ages 26 to 34 who visit the dentist no more than once a year say their oral health is very good or excellent. This falls to 55% for people ages of 35 to 44, drops to 33% for those ages 45 to 54 and decreases again to 31% for those ages 55 to 64. Individuals ages 45 to 64 are 50% more likely not visit the dentist at all during the year compared to those ages 26 to 34.

Parents/guardians are more diligent about their children's oral health than their own. Four out of five parents/guardians who did not get a dental exam themselves during the course of a year took their children at least once.

"It is important for parents and guardians to model good oral health behavior for their children. Otherwise, as children become adults themselves they too might begin skipping dental exams. Since self-reported oral health declines significantly with age, the study reinforces the importance of sustaining good dental habits throughout your lifetime," says Dr. Hall.

Other [key findings](#) from the survey revealed:

Actions speak louder than words - nine out of ten individuals who don't take advantage of twice yearly dental checkups believe dental health is important to overall medical health, but they aren't making oral care a high priority. More than half (53%) of individuals say their medical health is a critical priority while only a third (33%) say the same for their 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.

Doctor knows best - individuals who said that their primary care physician discusses with them the importance of oral health are 50% more likely to go to the dentist at least annually than those whose doctors don't bring up the subject.

Consumers can get tips about improving their oral health by watching the short video, [Getting the Most from Your Dental Benefits](#), or by visiting www.Cigna.com/dental-resources.

About the Survey

Why People with Dental Insurance Skip Oral Health Checkups: Key Insights into the Barriers to Preventive Dental Care was conducted electronically via a consumer panel by Research Now from August 6 - 15, 2014 with 500 women and men ages 26-64. The sampling error is +/- 3.1% at a 95 percent confidence level.

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