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How To

Something to smile about: The right co. dental plan

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In her role as office manager at Smile Boston in Kenmore Square, Jennifer Lordan sees firsthand how much patients appreciate the dental benefits they get from their employers.

The happiest patients, she says, are those who work for businesses that took extra time to find out exactly what type of coverage their workers want and need.

"If an employee has to put out a lot of money out of pocket to get the things they want done at their dentist office, that's not going to make for a happy employee," says Lordan. "Employees like plans that give them flexibility and make it as easy as possible for them to choose their dentist and get the care they want."

What specific levels of care and which treatments employees need will vary widely based on age and other factors, Lordan adds. The ability to choose from a variety of dentists, or keep their favorite dentist, is also key for many employees. "It's a personal choice and they want the ability to make it for themselves."

Experts say the good news for businesses is that there is an increasing level of choice in the marketplace. Delta Dental is still the dominant provider nationally and in the Boston area, but Delta and some newer competitors are moving to adapt to changing demographics and demands from patients.

Nationally, one of every four people has dental coverage from Delta Dental, which also has about 44 percent of the market in the Bay State, according to Dennis Leonard, president of the commercial dental business for Delta Dental of Massachusetts.

"People are looking for networks where their dentist belongs," Leonard says, and more than 95 percent of Massachusetts dentists participate in Delta. "Our provider satisfaction rates are in the mid to high 90s year in and year out."

Delta has professional advisory committees in place where dentists provide constant feedback on how the insurer can better serve dentists and their patients, Leonard says.

Vanessa Costa, a principal at Worcester-based [Advantage Benefits Group](#), says for businesses of 100 employees or more a dental plan is considered a "core benefit." Smaller firms strive to

provide coverage as well, but often have to be more creative in how they split up the costs, or focus on plans that offer the most basic coverage or have higher deductibles and co-pays.

While dental insurance costs have risen more slowly than medical insurance -- which has posted double-digit premium increases in many recent years -- they are still going up.

Competitors are becoming more aggressive in their efforts to compete with Delta, Costa says.

"We do see carriers offering more plans to take away market share," she says. One carrier, Ameritas, is trying to overcome the annual limit on benefits by letting patients roll over or carry forward unused benefits from one year to the next. "That way if someone has multiple crowns or other work to do, they can plan ahead better."

Costa also believes that health savings accounts and flexible spending accounts will become more common tools for providing dental benefit subsidies, with employees tapping into those accounts more to cover deductibles or co-pays.

One trend Delta and other plan providers are facing is how to deal with increased demand for cosmetic dentistry, which is not typically covered in basic plans. Especially as the baby-boomer generation ages, demand for cosmetic work such as teeth whitening and even adult orthodontics is growing.

"We've seen a real uptick in that even from just three years ago," Leonard says. Not only are patients seeking more such treatments, but dentists are happy to deliver them because they typically offer higher profit margins than other types of dental work. "It's all driven by cost and improvement in technology. If we do a better job of eliminating and preventing cavities, we'll be able to shift more resources toward that side of dentistry."

Lordan of Smile Boston says more people are coming to understand the importance of dental care. "People are realizing that the mouth is the gateway to the body and good health starts with a clean mouth," she says.