

# Benefits Spotlight

News for *You*. News to *Share* with your Employees.

## Tips to Help Talk to Millennials About Dental Insurance

Here's an unsettling finding: Millennials are the most underinsured generation.<sup>1</sup> How you communicate the value of dental insurance will play an important role in their long-term oral and financial health.

Here are three tips on how to communicate effectively with Millennials (those born between 1981 and 19962) about dental insurance:

### Tip 1: Be clear on cost and coverage.

Millennials have a lot of big costs on their plate: new homes, young children, car payments, student loans, just to name a few. This generation may be focused on getting the plan with the lowest premiums. It's important you recognize their cost considerations, but it's equally important that you share what the most basic plan covers — and what it doesn't. Being transparent will help ease minds, build trust and confidence in the insurance investment, and reduce surprises.

Another aspect regarding cost is that this demographic may even look to discount websites like Groupon for a one-off discount dental visit. Having dental insurance will help establish a relationship with a provider. Having a primary dentist has a lot of benefits, perhaps most importantly it will ensure a continuum of care and increases the likelihood that preventive care will go uninterrupted.

### Tip 2: Focus on the importance of prevention.

Like medical insurance, dental insurance encourages the use of preventive care — that is, seeing a healthcare professional once or twice a year not when you're sick, but when you're healthy. If you don't have insurance, you're less likely to visit a doctor or dentist for a checkup.

Millennials are young, and they may only see their dentist when they're in pain or have a dental emergency. But these checkups are among the best ways you can protect your health for the long run. Most dental plans cover two preventive dental visits each year, so you don't pay any out-of-pocket costs. During these visits, you not only get a deep teeth cleaning, you also receive preventive screenings that ensure problems are caught early, when they're more easily treatable and less expensive.

### **Tip 3: Help them understand that their teeth and mouth affect their total health.**

Interestingly, 34% of Millennials believe health insurance is the most important benefit an employer can offer.<sup>4</sup> Having access to healthcare is clearly important to Millennials, but one gap that exists is not understanding how dental health affects total health.

For example, periodontitis, the most severe form of gum disease, has been connected to diabetes and heart disease. More recently, studies are linking poor oral health to Alzheimer's and even complications related to COVID-19. Showing Millennials that an investment in dental health is really an investment in overall health may be a smart strategy.

Millennials are in various stages of a life phase marked by venturing out on your own and making a life for yourself. It can be overwhelming, and budgets may be tight. It's never too late to invest in your health, but it's always better to make it a priority earlier in life. By helping this group understand the value of dental insurance and how it supports their total long-term health, you'll help preserve their healthy future.

#### **SOURCES:**

1. <https://www.iamagazine.com/strategies/read/2018/07/16/talking-to-millennials-about-insurance>
2. <https://www.pewresearch.org/fact-tank/2019/01/17/where-millennials-end-and-generation-z-begins/>
3. <https://hpi.georgetown.edu/oralhealth/#:~:text=Individuals%20with%20private%20insurance%20are,those%20without%20any%20dental%20insurance>
4. <https://www.forbes.com/sites/kaytiezimmerman/2017/04/16/the-surprising-employer-benefit-millennials-really-want/?sh=2507c9046376>

### **3 Questions That Will Boost Your Dental Insurance Knowledge**

Searching for dental insurance can be an overwhelming experience. Yes, you have a full Delta Dental of Iowa Customer Service team ready to help answer your questions, but where do you start? How do you know which plan is best, and how do you take full advantage of it once you have it?

We can help make things simpler. The three questions below are a great starting point when you're ready to pick your plan.

#### **Question 1: Why is it important for me to see an in-network dentist?**

In its simplest terms, choosing an in-network dentist means you'll pay lower out-of-pocket costs; choosing an out-of-network dentist means you'll likely pay higher out-of-pocket costs.

Here's why: In-network dentists partner with dental insurers and agree to charge a reduced rate, and those savings are directly passed on to the people covered by the plan.

Choosing a dental insurance plan that boasts a large network of dentists is a good way to give you the greatest choice of dentists at the lowest cost to you.

How do you know if your dentist is in-network? First, you'll need to know the name of your plan's network (Delta Dental PPO Network™ vs Delta Dental Premier® Network, for example), and then search by the dentist's name using Delta Dental of Iowa's online find-a-dentist tool.

### **Question 2: Besides the premium, what are the main costs of the plan?**

It's easy to focus your plan decision on premium cost alone, but don't overlook other potential costs that accompany most insurance plans. This question has a few "sub-questions" to ask when uncovering the true nature of those costs:

- What is the plan's deductible? This is the amount you pay during each plan year before your plan begins to pay. Note that most plans cover your preventive dental services (like your twice-yearly dentist visits) at 100%, so you don't have to pay anything out of pocket.
- What are the co-payments or co-insurance for common treatments? These costs are the set cost or percentage of treatment costs that you'll share with your insurance plan. If you think you'll need a specific treatment in the near future, asking this question will help you anticipate your costs.
- What is the maximum amount the plan will pay each year? This is a good question to ask if you expect to have a lot of dental treatments in the near future. If the total cost of a treatment is more than the annual maximum of your plan, you may consider asking your dentist if those treatments may be spread out over a longer period of time (2 or 3 years, for instance).

### **Question 3: What dental treatments aren't included in my plan?**

To avoid any surprises, it's important to know the procedures and services that aren't included in your dental insurance plan. Some cosmetic procedures, like teeth whitening or braces, aren't covered in some plans.

Also, it's good to ask if your plan has a waiting period, which is a specific amount of time you have to be in the plan before certain services become covered. Another thing to keep in mind is that plans typically include frequency limitations, which are a limit on the amount of covered services within a plan year (such as no more than two preventive visits per year).

Knowing the answers to these questions will go a long way toward boosting your dental insurance knowledge. Get the answers to these questions — and any others — by calling the Delta Dental of Iowa Customer Service number at 800-544-0718. Prefer to email? You can share your questions through our online form, too.