

# Dental Benefits in a Medicare Advantage Plan: Utilization During the First Two Years

APHA 135th Annual Meeting  
Washington, DC  
November 7, 2007

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# Preferred Care

- **Rochester, NY HMO**
- **Established in 1979**
- **Covers 275,000 Individuals**
  - **Commercial, Medicare, Medicaid**
- **Highest-rated Medicare health plan nationwide**
  - **According to U.S. News & World Report/NCQA**

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# Health Economics Group

Your Benefits Partner Since 1978



For Plan Participants

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# Medicare Advantage Plan:

- Preferred Care Gold
- Limited dental benefit added January 2005

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# Study Objective

- **Determine Utilization**
  - **Individual 65 and older**
  - **By Age/Sex**
  - **First two years of coverage**

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# Limited Dental Benefit

- Diagnostic and Preventive services
- Fee Schedule set at Rochester-area averages
- Annual Maximum = \$240

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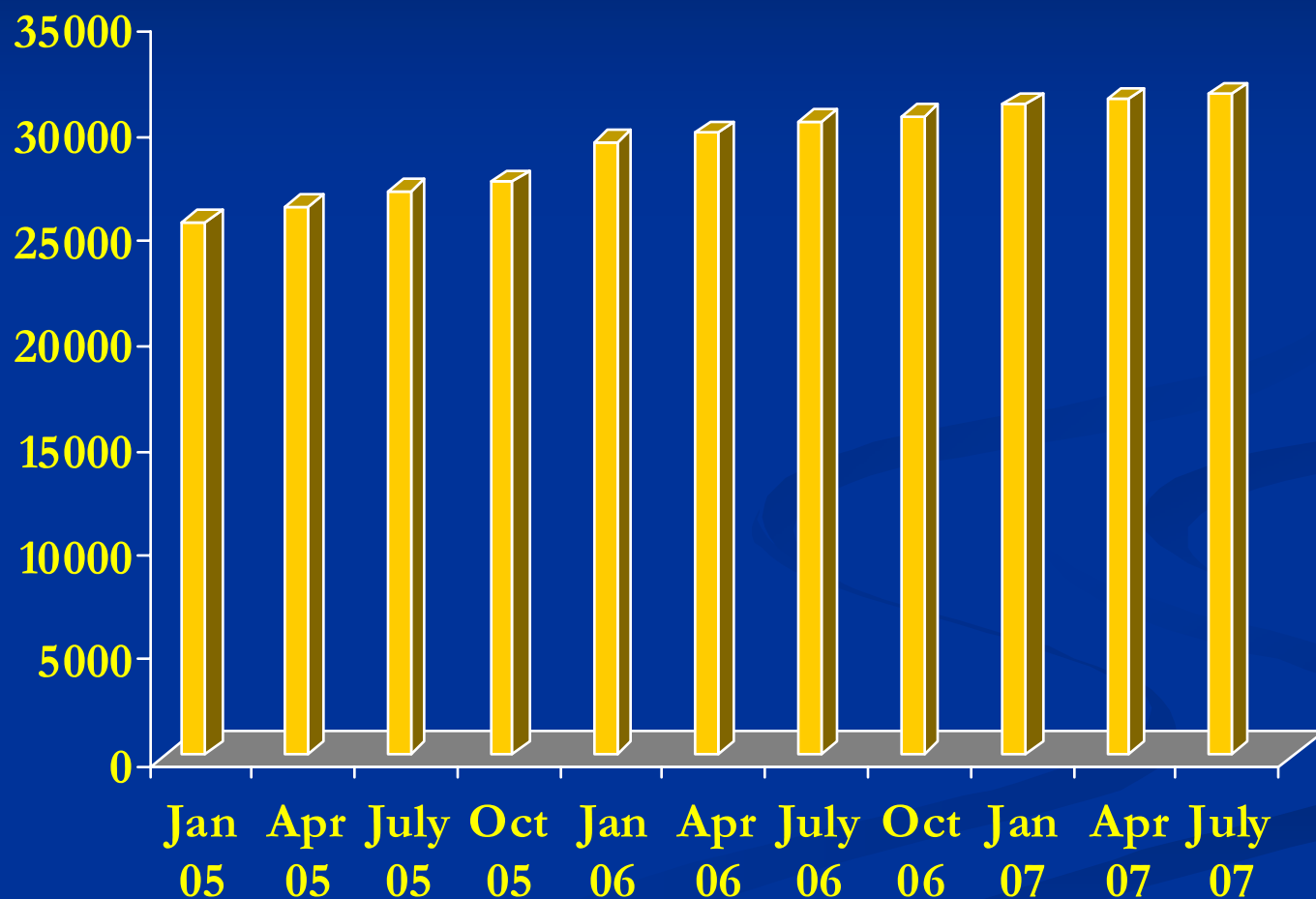
# Dental Fee Schedule

Periodic Oral Exam .....	\$20.00
Limited Oral Exam: Problem Focused .....	\$40.00
Comprehensive Oral Exam .....	\$40.00
X-Rays – Bitewings: One Film .....	\$15.00
X-Rays – Bitewings: Two Films .....	\$30.00
X-Rays – Bitewings: Three Films .....	\$40.00
X-Rays – Bitewings: Four Films .....	\$50.00
Prophylaxis: Cleaning – Adult.....	\$55.00

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# Preferred Care Gold Enrollment

(Individuals 65 and Older)



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# Preferred Care Gold Enrollment

## (Individuals 65 and Older)

### All of 2005

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<u>Male</u>	<u>Female</u>	<u>Total</u>
9,734 (40%)	14,307 (60%)	24,041 (100%)

### All of 2006

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<u>Male</u>	<u>Female</u>	<u>Total</u>
11,027 (40%)	16,259 (60%)	27,286 (100%)

### All of 2005-2006

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<u>Male</u>	<u>Female</u>	<u>Total</u>
8,959 (40%)	13,306 (60%)	22,265 (100%)

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# Utilization:

- At least one dental visit during the time period
- As indicated by a claim “form”
  - More than half of the claims were submitted electronically

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# 2005 Utilization Table

(Individuals Enrolled for Entire Year)

	Male	Female	Total
Utilized	3,936	6,126	10,062
Total Enrolled	9,734	14,307	24,041
Percentage	40%	43%	42%

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# 2006 Utilization Table

(Individuals Enrolled for Entire Year)

	Male	Female	Total
Utilized	4,809	7,554	12,363
Total Enrolled	11,027	16,259	27,286
Percentage	44%	46%	45%

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# 2005-2006 Utilization Table

(Individuals Enrolled for Entire Two Year Period)

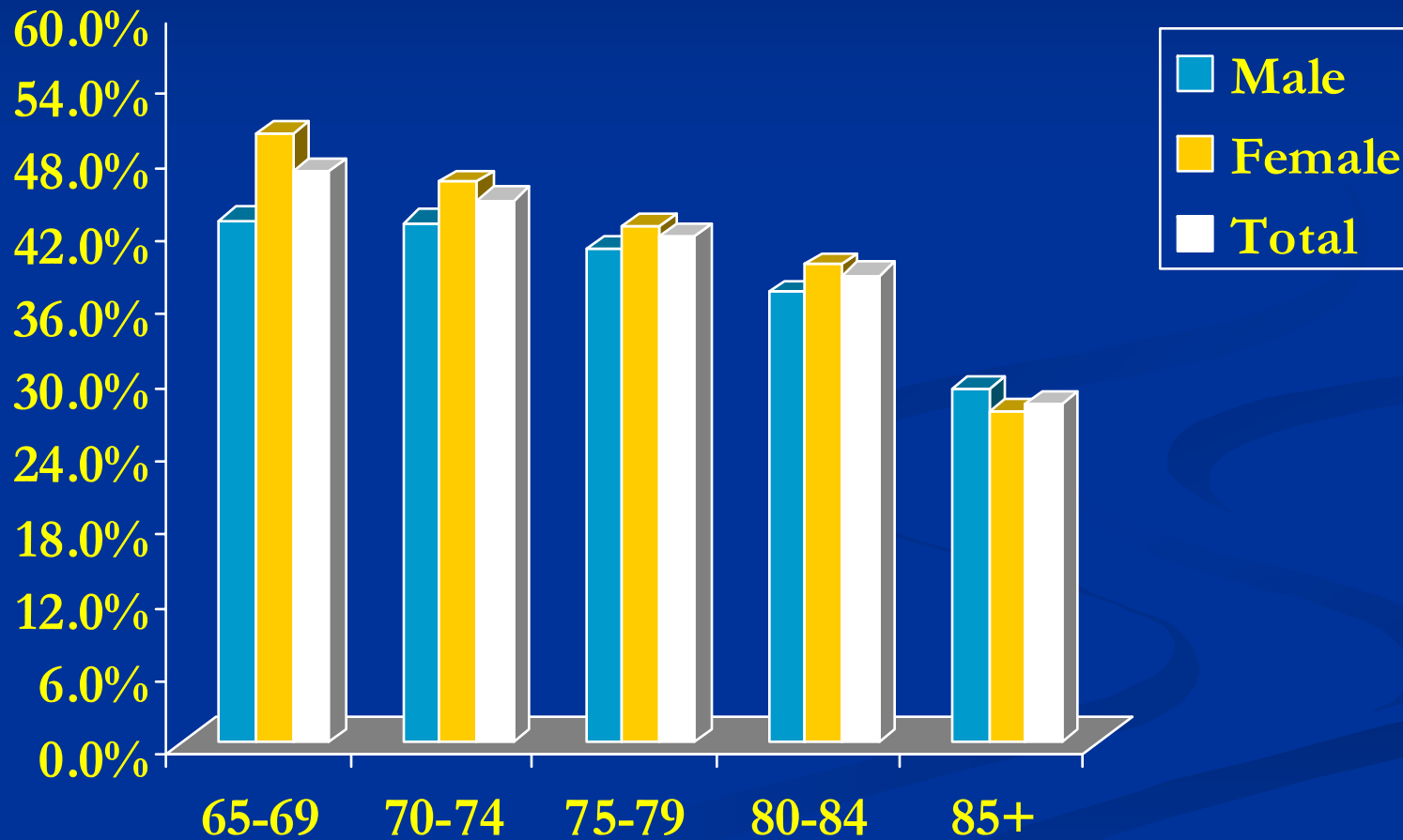
	Male	Female	Total
Utilized	4,311	6,702	11,013
Total Enrolled	8,959	13,306	22,265
Percentage	48%	50%	49%

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# Preferred Care Gold

## 2005 Utilization

(Individuals Enrolled Entire Year)

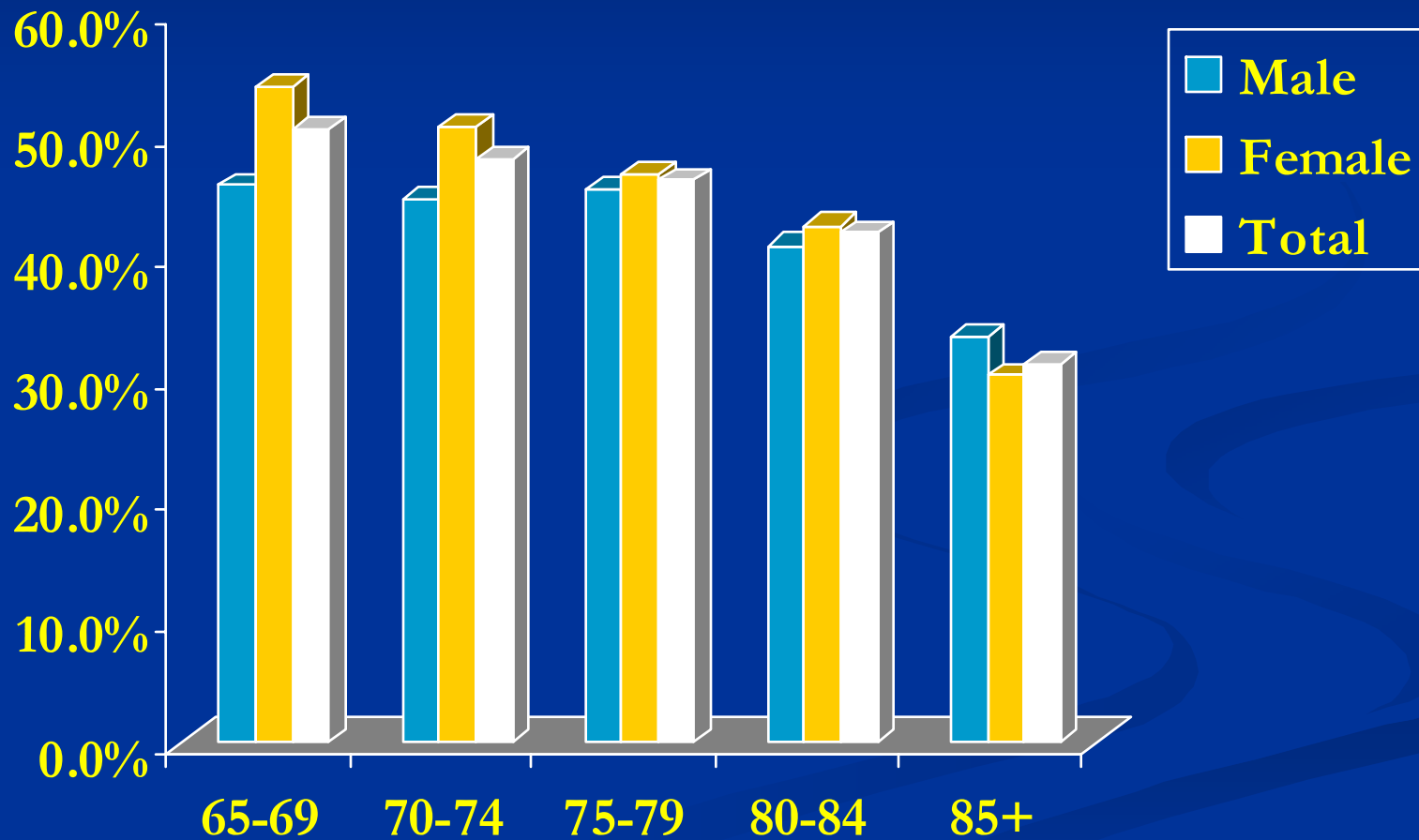


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# Preferred Care Gold

## 2006 Utilization

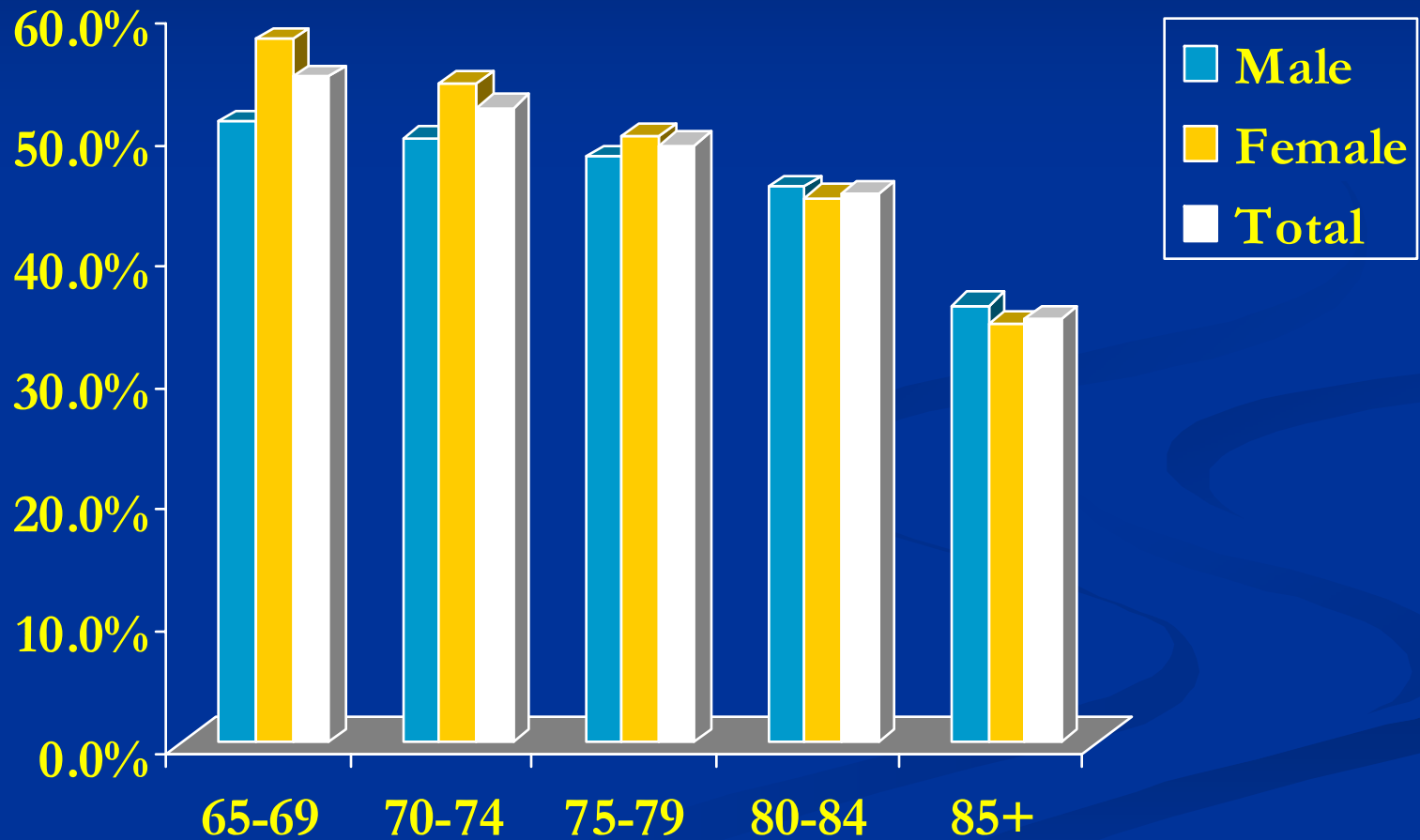
(Individuals Enrolled Entire Year)



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# Preferred Care Gold 2005-2006 Utilization

(Individuals Enrolled Entire Two Year Period)



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# Results

- Utilization was less than 50%
- Utilization decreases with age
- Women seek dental care more than men
  - Except for oldest cohorts

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# Questions & Observations

- **Why is Utilization so low?**
  - **Benefit is new**
  - **“Free Dental Exams” - Additional dental work**
  - **Mobility Issues**
  - **Fear/Aversion to seeking dental treatment**
  - **Other...**

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