

Why Kids Need Dental Care



By Karen Gustin, LLIF, Ameritas Group, Lincoln, Nebraska

We're Ameritas. We're for people.[®]
A Division of Ameritas Life Insurance Corp.
A UNIFI Company

Nearly six out of 10 children in the United States have cavities. Tooth decay has become the single most common chronic disease that kids face today, leading the United States Surgeon General to call it a silent epidemic.

Families with limited finances may try to delay dental care for their children. Unfortunately, ignoring oral health problems usually means they will get worse and require more expensive care down the road. For example, untreated tooth decay in childhood can lead to lifelong tooth and gum problems, hospitalizations and emergency room visits, delayed physical development, and missed school days.

Kids require regular preventive dental checkups, along with good habits – regular brushing, flossing, use of an antiseptic mouthwash, and a healthy diet. These are cost-effective options that encourage healthy gums and teeth.

POTENTIAL HEALTH CONCERNS THAT MAY RESULT FROM POOR DENTAL CARE PRACTICES ARE:

- **Periodontal disease.** Nearly all children and teens today have gingivitis – the first stage of periodontal disease. If left untreated, it can eventually advance to more serious forms that require extensive dental treatment and care. Signs of periodontal disease include chronic bad breath and gums that bleed easily during brushing or flossing, are swollen or bright red, or recede away from the teeth.
- **Learning and attention issues.** Oral problems may cause kids pain, difficulty in eating and sleeping, embarrassment when speaking, and damage to self-esteem. Every year kids lose 51 million school hours due to dental-related illnesses.
- **Tooth decay.** More than 80 percent of tooth decay in schoolchildren occurs on the chewing surface of teeth that dental sealants can protect, but only 18.5 percent of kids have at least one sealed permanent tooth. Note: many dental insurance plans include coverage for sealants as a preventive care treatment.
- **Damaged enamel.** Soft drink purchases by teens have increased more than 1,100 percent in the past 20 years, while consumption of calcium-rich drinks has decreased 30 percent. The average male teen drinks 868 cans of soda a year. Not only can the sugar in soda contribute to cavities, the acidic flavor additives may erode and damage tooth enamel.

THE IMPORTANCE OF PREVENTIVE DENTAL CARE

Healthy oral care practices, along with regular dental checkups, may help reduce the need for costly treatments for serious health conditions. During checkups, dental professionals may be able to detect potential medical concerns in the early stages, including diabetes, cancer, anemia, and thyroid problems.

Many employers today are offering dental insurance with a range of plan designs and premiums, from basic plans that encourage preventive care while providing discounts on other treatment services, to comprehensive plans that feature extensive coverage.

As you evaluate dental benefit plans for employees, look for dental carriers that design plans with a choice of coverage levels and premiums, allowing employees to select the one that will best meet their needs and those of their families.

Karen M. Gustin, LLIF, is senior vice president - group marketing, managed care and national accounts for Ameritas Group, a division of Ameritas Life Insurance Corp. (a UNIFI Company), with headquarters in Lincoln, Neb. A leading provider of dental and eye care products and services, Ameritas Group added hearing care to its product portfolio in 2008. Gustin joined Ameritas Group in 1983. She is vice chair of the National Association of Dental Plans' board of directors and its statistical task force, and also serves on NADP's executive committee.