

## New payment solution helps overcome cost barriers to dental care

Dental care is essential to overall health, but patients with unexpected or extensive treatments may struggle to afford the services they need.

“Most dental benefit plans cover preventive care with minimal to no cost to the customer,” said Manish Naik, president of [Cigna Healthcare’s](#)<sup>SM</sup> dental and vision businesses “However, when someone needs more extensive dental care, such as a root canal and crown, the out-of-pocket costs tend to be higher.”

In fact, a recent survey found that [nearly 60% of American adults forgo dental care](#) due to cost.<sup>1</sup> This is a worrying trend, as delaying dental care can lead to poor oral health, which can [negatively impact overall health](#).<sup>2</sup>

“Putting off needed dental care doesn’t really save money, because the delay can lead to greater dental issues that would be more expensive to treat. Furthermore, with the known associations between our oral health and many chronic health issues such as diabetes and heart disease, the impact of foregoing care may escalate one’s overall care costs even further,” Naik said.

### A healthier way to pay for out-of-pocket dental costs

To make it easier for people to receive the dental procedures they need when they need them, Cigna Healthcare has partnered with [Paytient](#) to offer a solution for their health plan members to manage unexpected out-of-pocket dental care costs. An easy-to-use Health Payment Account (HPA) empowers members to smooth the cost of dental care over time with no interest or fees.

Upon downloading the Paytient app and registering for the service, which typically takes less than 10 minutes, a Cigna Healthcare dental plan member would be issued a virtual credit card with a credit line of up to \$2,000, depending on their employer’s plan. A physical card follows in the mail. There are no fees or credit checks required to register.

Customers can use their HPA card to pay their dental bills over time, up to 12 monthly payments with no interest or fees. For example, a member with a \$500 out-of-pocket cost for a new crown can pay the bill in full with their Paytient card and then repay that charge with 10 monthly payments of \$50. The payments can be automatically deducted from the customer’s paycheck or bank account.

Paytient can be used at any dental provider location that accepts Visa payments for copays and deductibles, as well for dental care services not covered by their Cigna Healthcare dental plan.

“This payment solution not only helps people manage their dental care costs but also encourages them to use their benefits in a proactive way,” Naik said. “Instead of deferring care, which can lead to worse outcomes and higher costs down the road, people can now get the care they need in a way that fits their budget and lifestyle.”

Paytient, offered through Cigna Dental Payment Solutions, is currently available to employer clients with at least 3,000 covered members. Cigna Healthcare plans to make the program available to additional employer clients next year.

For more information about Paytient, please contact your Cigna Dental representative.

1. American Dental Association. Oral Health and Well-Being in the United States.  
<https://www.ada.org/resources/research/health-policy-institute/coverage-access-outcomes/oral-health-and-well-being>
2. Cigna Healthcare. Here Are 14 Medical Conditions with a Surprising Connection to Oral Health.  
<https://newsroom.cigna.com/medical-conditions-with-surprising-connection-oral-health>

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