DENTAL SMART INSURANCE (DSI)

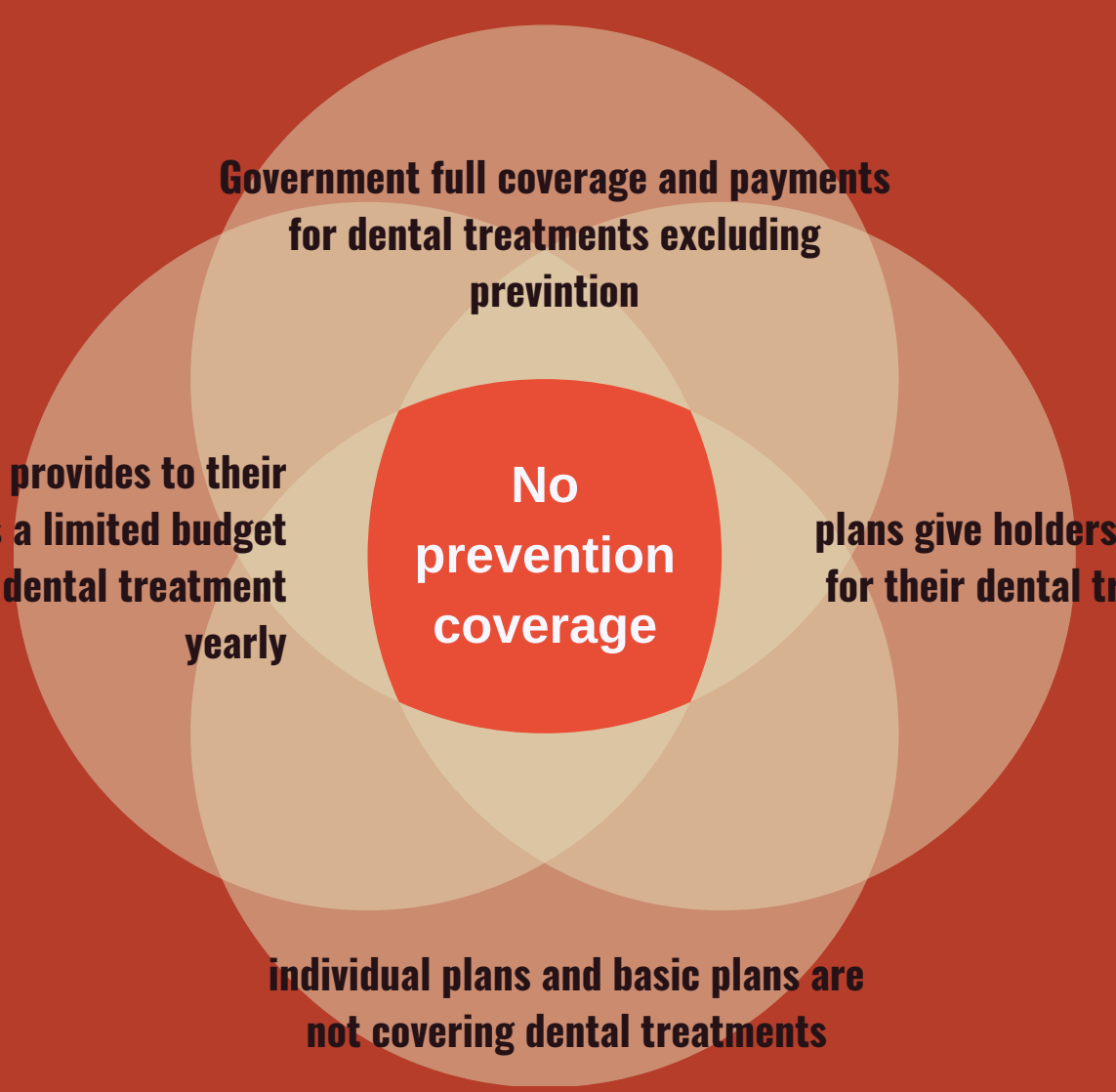
Dental Services Evolutionary Transformation



INTRODUCTION

- Based on oral health incidences, the Old oral Health education interventions Specially in Arab countries are of limited value and should be supported by a full range of health promotion approaches.
- New evidence supports the effectiveness of professionally applied fluoride varnish in preventing caries in higher risk children younger than age 5 years and recommends that primary care clinicians apply fluoride varnish to the primary teeth of all infants and children.
- studies and clinical reports correlate and direct link primary teeth to permanent dentition health status.
- The incidence of caries in primary teeth was found to be high compared with caries in permanent teeth in the Arab League.
- One of the factors that affects the Oral health of the population is the Dental Insurance coverage which is a growing problem all around the world, Costing individuals and companies a lot of money.

DENTAL COVERAGE IN XCITY



**individuals get their dental treatments in other emirates where dental treatments costing less

PRINCIPLES OF DSI

- DSI Gives a creative solution to this costly issue and dispensing other solutions such as dental treatment tourism.
- Simply becoming faster than the causes of dental diseases instead
- of visiting the dental clinic for pain relieving and solving the present problem, changing the "pain relieving" dental clinic visit into regular healthy habit.

Objectives:

- Improving population oral health
- Build a covered generation with the least dental problems.
- A money saving solution for non-dentally covered individuals.
- giving dental care providers new opportunities
- business profit.

METHODS

- The DSI promising journey starts with all the newborns in the city (X) up to the age of 6 years old with a full dental adoption plan for a generation, as dental caries is pandemic in the region.

- The whole DSI adopted generation after 6 yeras of coverage will enrolled in a Risk Assessment DSI coverage (RADSI) after they reach the cavity free status and clear other oral diseases.

- DSI is provided by government as a new dental services transformation strategic plan through insurance companies or by private sector since the birth of newborn(eruption of the first tooth into oral cavity) by advising the parents to take their covered (newborn-child-kid) to visit the dental clinic twice a year up to 2 years old (2 years of insurance) and 3 times per year after the age of 2 years old.

- This simple method will guarantee Elimination of dental caries in early stages which is the cause of most of oral diseases which costing the insurer and individuals a lot of money and when they reach late stages, with a higher rate of clinical complications and failures.and will enhance the early exposure to dental clinics.

- In addition (DSI) will cover dental anomalies and congenital oral conditions for all covered individuals.

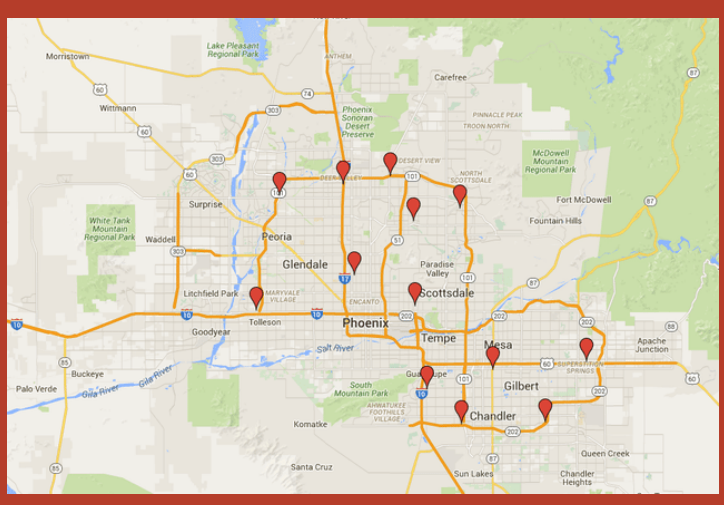
- DSI premium for the first year of insurance (paid by governments or private sector or individuals) will increase yearly according to the age of individuals and become fixed after the age of 6 years according to RADSI evaluation at the last DSI session by the age of 5 years.

- DSI coverage will starts once the first two teeth erupted into the oral cavity (6-12) months of birth. Offering the service during the HepB booster dose between the 3rd month and the 6th month of birth which is the time of eruption of the first two teeth.

- Each covered individual should visit the dental clinic for a DSI compulsory sessions two-three times per year according to their DSI category.

- Missing any DSI compulsory session will cost individuals 30%-50% of their dental treatments for the next two yearsas a penaltey co-payment.

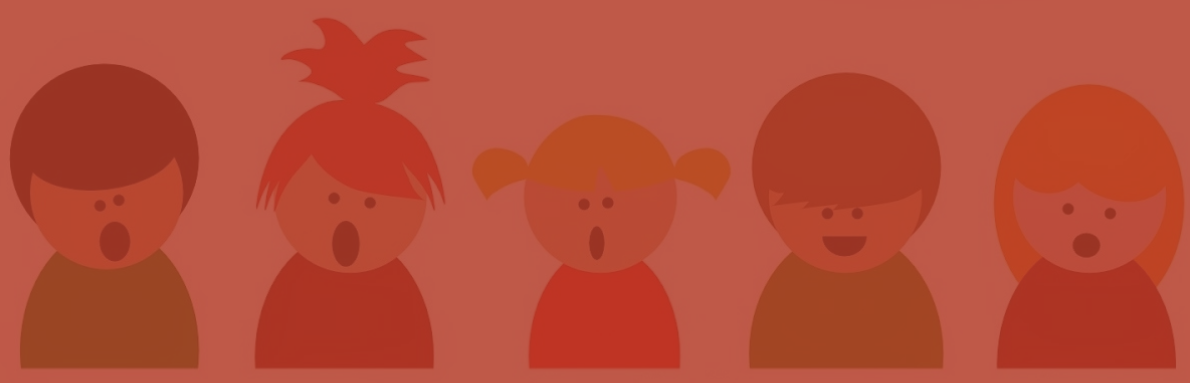
- All newborns will be on the DSI system and will followed by the DSI teams (appointments organizers-customer services-dental records- clinical auditors-statistic team-marketing team-financial team-Dental team).





- Detailed Map made by the (appointment organizers ,statistic team and ITteam) reveals in details the covered individuals and providers locations inaddition of timetable showing the appointments time/dates (+/-5) working days).

- DSI will provide a friendly web based software to families to access their files and their yearly DSI highlighted calendar.



DSI Categories



- The year of insurance starts when the first two teeth erupted into the oral cavity.
- With a premium of 300 Xcurrency.
- Two DSI compulsory sessions per year
- Missing DSI compulsory session will cost individuals 30%-50% of their dental treatments for the next two years.

DSI 0-2

Individuals covered by DSI from 0-2 years old



- With a premium of 500 Xcurrency.
- Three DSI compulsory sessions for DSI 2-4,All sessions organized by a smart software with time frame.
- Missing DSI compulsory session will cost individuals 30%-50%-70% of their dental treatments for the next two years.

DSI 2-4

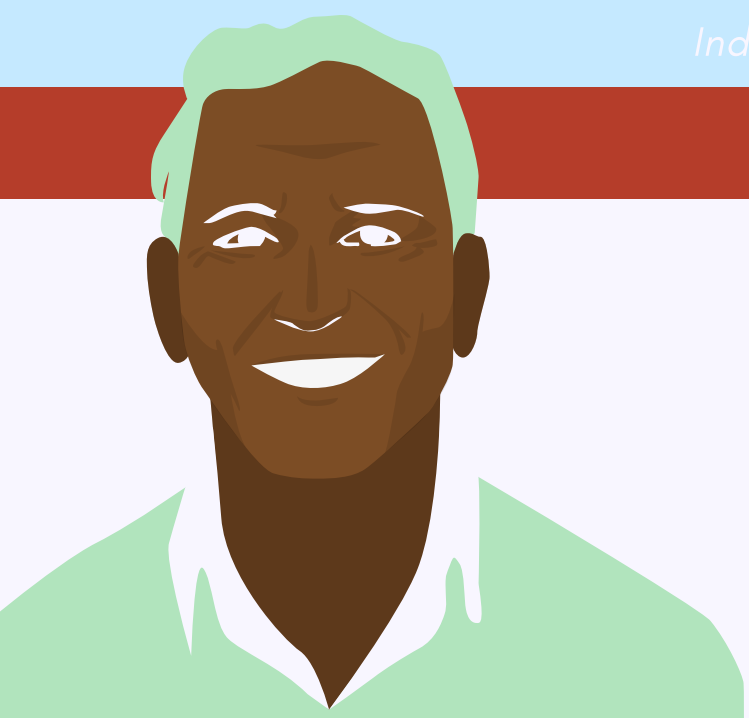
Individuals covered by DSI from 2-4 years old



- With a premium of 500 Xcurrency.
- Three DSI compulsory sessions per year for DSI 4-6.
- Missing 5-DSI compulsory session will cost individuals 30%-50%-70% of their dental treatments for the next two years.
- Risk assessment and DSI history evaluation to be done at the last DSI session.

DSI 2-4

Individuals covered by DSI from 4-6 years old



- At the last DSI compulsory session members will be divided into three categories (LOW,MODERATE and High) for the Risk Assessment Dental smart Insurance phase RADSI.
- Low RADSI is similar to DSI0-2,Moderate RADSI is similar to DSI 2-4 and high RADSI is similar to DSI 4-6 policies and compulsory sessions

RADSI

All DSI members above the age of 6 years old after risk assessment.

A Senario of DSI journey with a rate of yearly 10K newborns in X city and X currency starts at 2020

2020

DSI NEW JOINERS

DSI CATEGORY 0-2 YEARS OLD

- Year of insurance starts when the first two teeth erupted into the oral cavity.**Neonatal and natal teeth considered as a primary teeth.
- With a premium of 300 Xcurrency.
- Two compulsory sessions per year.
- Oral lesions and anomalies prior to the eruption of teeth considered as a beginning of coverage year and need to be followed by the routinely two dental visits.
- Newborns outside the country to be evaluated by the DSI team to organize for them dental sessions and decide their premium according to the (DSI premium evaluation formula) to reach a good health status and enrollthem in the DSI system.



- Each member should visit the dental clinic two times per year up to 2 years of insurance and three times per year for above 2 years old in a specific dates organized by DSI team with +/- 5 working days margin.
- Missing one dental visit in one insurance year will cost individuals 30% of their dental treatments for the next two years of the missed dental visit(if needed).
- Missing two dental visits in one insurance year will cost individuals 50% of their dental treatments for the next two years of the missed session(if needed).
- Missing continues three dental visits will take individuals out of the DSI coverage. And they should be re-evaluated by the DSI dental team to give them reasonable premium with a known formula (decayed-missing-retained) to be covered again.



Financial benefits A net profit of 750K xCurrency equals 25% expected by the year of 2020. With a full consideration of 1% of patients with a congenital oral, 10% of patient needing preventive treatment and 10% of the patients needing conservative treatment or extractions.

Oral health expectations The whole newborns in the city were DSI covered, practical education in oral health awareness and early exposure to dental clinics and early detection of oral diseases and prevention of dental caries.

2022

DSI CORE

DSI CATEGORY 2-4 YEARS OLD



- Premium of 500 Xcurrency.
- Three compulsory sessions per year.
- With a rate of 10K newborns per year a total of 40K members will be under the categories 0-2 years old as 20K and another 10K under the category 2-4 years with a total of premiums equal 11M (6M Xcurrencym for DSI 0-2 + 5M Xcurrencym for DSI 2-4).
- Dividing patients into 10 clinics,each member should visit one dental clinic THREE times per year for DSI compulsory session.

1K 1K 1K 1K 1K 1K 1K 1K 1K 1K

- Costing 80 Xcurrency for each session and the total of the 1K patient per year: 1000x10x3x80
  = 2.4M Xcurrency
- Estimating 1% of patients with a congenital oral conditions needed non-surgical intervention will cost for each procedure average of 2000 Xcurrency
  100x2000
  = 200K Xcurrency
- Estimating 30% of patient needing preventive treatment(fissure sealant and fluoride application)costing average of 200 Xcurrency for each procedure
  3000x200
  = 600K Xcurrency
- Estimating 30% of the patients needing conservative treatment or extractions costing average of 250 Xcurrency for each procedure
  3000x250
  = 750K Xcurrency

Total cost per year	Profit	
3.95M	**1.05M**	**= 21%**

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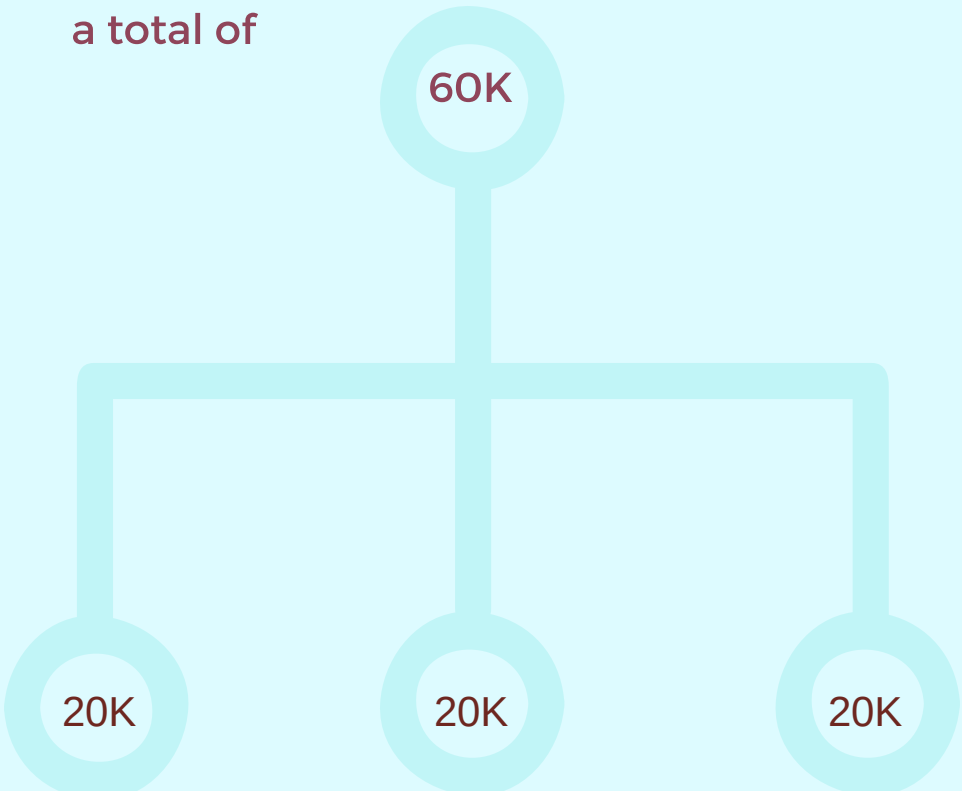
2025

PRIMARY RADSI

DSI CATEGORY 4-6 YEARS OLD



- Premium of 600 Xcurrency.
- Three compulsory sessions per year.
- With a rate of 10K newborns per year a total of



- The last DSI session (third session 5 years old) a risk assessment and DSI history evaluation to be done for the risk assessment dental smart insurance RADSI.

- *Missing one dental visit in one insurance year will cost individuals 30% of their dental treatment for the next two years of the missed dental visit(if needed).*
- *Missing two dental visits in one insurance year will cost individuals 50% of their dental treatments for the next two years of the missed session(if needed).*
- *Missing three dental visits in one insurance year will cost individuals 70% oftheir dental treatments that they will receive for the next two years of the missed session.*
- *Missing continues four dental visits will take individuals out of the dental coverage. And they should be re-evaluated by the RADSI dental team to give them reasonable premium according to RADSI protocol and guidelines to be covered again.*

DSI 0-2

- 80 Xcurrency for each session and total of the 1K patient per year:
  2000x10x2x80
  = 3.2M Xcurrency
- Estimating 1% of patients with a congenital oral conditions needed non-surgical intervention will cost for each procedure average of 2000 Xcurrency
  200x2000
  = 400K Xcurrency
- Estimating 10% of patient needing prevention 200 Xcurrency for each procedure
  2000x200
  = 400K Xcurrency
- Estimating 10% of the patients needing conservative treatment or extractions costing average of 250 Xcurrency for each procedure
  2000x250
  = 500K Xcurrency

DSI 2-4

- 80 Xcurrency for each session and total of the 1K patient per year:
  2000x10x3x80
  = 4.8M Xcurrency
- Estimating 1% of patients with a congenital oral conditions needed non-surgical intervention will cost for each procedure average of 2000 Xcurrency
  200x2000
  = 400K Xcurrency
- Estimating 30% of patient needing prevention 200 Xcurrency for each procedure
  6000x200
  = 1.2M Xcurrency
- Estimating 30% of the patients needing conservative treatment or extractions costing average of 250 Xcurrency for each procedure
  6000x250
  = 1.5M Xcurrency

DSI 4-6

- 80 Xcurrency for each session and total of the 1K patient per year:
  2000x10x3x80
  = 4.8M Xcurrency
- Estimating 1% of patients with a congenital oral conditions needed non-surgical intervention will cost for each procedure average of 2000 Xcurrency
  200x2000
  = 400K Xcurrency
- Estimating 40% of patient needing prevention 200 Xcurrency for each procedure
  8000x200
  = 1.6M Xcurrency
- Estimating 40% of the patients needing conservative treatment or extractions costing average of 250 Xcurrency for each procedure
  8000x250
  = 2M Xcurrency

25%

21%

26%

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2026

RISK ASSESMENT DSI

DSI ABOVE 6 YEARS OLD

- This phase starts when the DSI adopted generation individuals reach 6 years old and continue for life.
- A similar Risk assessment to CAMBRA will be done at the last DSI session at 5-6 years old,In addition DSI history formula Dividing members into three groups (high risk- moderate risk-low risk).



CRA Form First name:_____ Last name:_____ Date:_____

Adults and Children 6+

PATIENT USE

Risk Factors *Circle one:*

Saliva		
Do you take medications daily? If so, how many?	NO	YES (_____)
Do you feel as though you have a dry mouth at any time of the day or night?	NO	YES
Diet		
Do you drink liquids other than water more than 2 times daily between meals?	NO	YES
Do you snack daily between meals?	NO	YES
Biofilm		
Do you notice plaque build-up on your teeth between brushings?	NO	YES

CLINICIAN USE ONLY

Disease Indicators *Circle one:*

New/Progressing visible cavitations?	NO	YES
New/Progressing approximal radiographic radiolucencies?	NO	YES
New/Active white spot lesions?	NO	YES
Is decay history a concern?	NO	YES

Risk Identification *Transfer information above to boxes below to determine risk.*

Healthy	+Risk Factors	+Disease Indicators
1 - Low Risk	2 - Moderate Risk	3 - High Risk

DSI HISTORY FORMULA

Members divided according to the DSI sessions records.

LOW RISK

- No treatment needed in the DSI phase.
- Oral health education and prevention methods during the DSI phase.
- Two or less clinical interventions during DSI phase.

***similar to DSI 0-2 premium and DSI sessions policy*

MODERATE RISK

- More than two (less than six) clinical interventions during DSI phase.
- Moderate CAMBRA assessment.

***similar to DSI 2-4 premium and DSI sessions policy*

HIGH RISK

- five clinical interventions during DSI phase.
- High CAMBRA assessment

***similar to DSI 4-6 premium and DSI sessions policy*

Members could be shifted from category to the other according to DSI dentists evaluation.
Retained deciduous extractions does not considered as a clinical intervention.

DSI AIMS



ORAL PUBLIC HEALTH

- Effort saving and clinical complications reduction.
- Great experience for dental staff.
- Well controlled oral health of targeted population.
- Well-structured dental caries prevention program.

FINANCIAL

- Reducing Treatment cost (Materials ,equipment's And consumables up to 40%.
- New vaccancies and job opportunities.
- profit margin(premiums and co-payments.

Establishment phase:

Starting medical insurance business needs a financial strength.,(DSI) services establishment can be through one of this methods:

- Strategic partnership with the goverment to be a national transformation strategy in dental services .
- Partnerships with pioneer insurance companies and provide it as an optional plan instead of the basic plans.
- opening a chain of dental clinics beside its routine dental services providing the (DSI) insurance services.
- start it as a small project (dental services solutions company).

Dental Smart Insurance
dr.abdelmonim@gmail.com

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