

## No-shortfall 'guarantee' from Cigna with new dental solution

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Option available at select network of

practices

Cigna UK HealthCare Benefits has launched a new dental cover solution which will guarantee patients the full cost of treatment will be paid for if they are willing to be treated at one of a select number of practices.

The insurer's 'full cover' feature – which it claims is the first of its kind in the UK – is available as an optional add on, at no extra cost, to those with its DentaCare Level 3 and Level 4 plans.

It means that all covered treatments will be fully paid for and patients will be guaranteed to never face any shortfalls. Those with a Level 4 plan are offered the additional incentive of a 20% discount on treatments that are not covered by the policy – typically cosmetic procedures.

To use the feature, however, patients have to go to a dentist that is signed up to the arrangement.

Cigna initially has 22 dentists signed up, all in London, and says its plan is to gradually expand the scheme from the capital to the home counties.

It says it is looking to expand the list of participating dentists "all the time", and has teamed up with Munroe Sutton – the UK affiliate of US dental and medical plan marketer Careington International Corporation – to recruit practices.

Customers can search for qualifying dentists using an online tool or freephone helpline, while they can also nominate their own dentist to become involved in the arrangement, in which case Munroe Sutton would approach the practice to see if it would be willing to sign up.

Part of Munroe Sutton's role is to negotiate preferred rates with dental practices.

Kirsty Jagielko, head of product management at Cigna, said the solution aims to make dental care more affordable, noting that the insurer's annual research has highlighted concerns over affordability and shortfalls for dental claims, with charges particularly high in London and the South East.

Louisa Bell, commercial director at Cigna HealthCare Benefits, said the provider's research also shows that consumers are fairly open to moving dental practices.

Speaking at a launch of the solution yesterday, Bell denied it was similar to the open referral pathways being used by many providers in the private medical insurance sector, where insurers offer members a choice of a limited number of hospital consultants for their treatment as opposed to a named one of their and their GP's choosing.

She said: "This is an additional choice. It is not about channelling people to these dentists."

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