

2024

TMD Interim Study IS-24-005

OKLAHOMA ASSOCIATION OF HEALTH PLANS



Who We Are

The Oklahoma Association of Health Plans is a coalition of health plans who collectively strive to ensure every Oklahoman has access to high-quality and affordable health care.

Our Members



BlueCross BlueShield
of Oklahoma

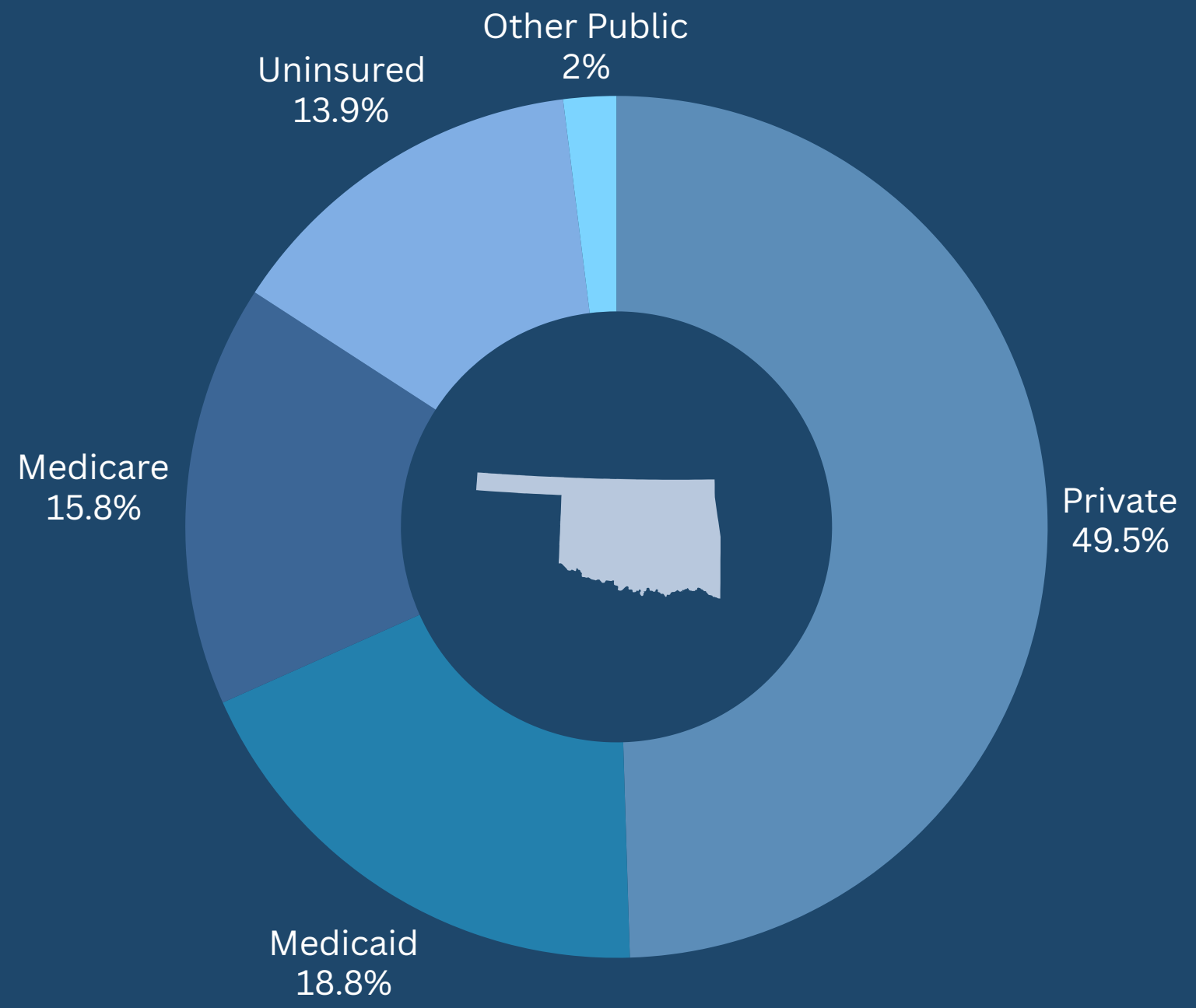


Haley Faulkenberry
Executive Director





Health Insurance Coverage of Oklahoma Residents





How does insurance coverage currently work for TMD in Oklahoma?

Health plans collaborate with their customer - companies, employers, and small businesses - to design tailored insurance plans that meet the core needs of the customer's employees while aligning with the organization's budget.

The larger an organization's budget, the more likely it is to have the resources to expand coverage of various health services for its employees.

Companies and businesses of all sizes strive to offer healthcare coverage to their employees, recognizing it as a crucial benefit for attracting and retaining a high-quality, stable workforce (Source: NFIB).





The National Federation of Independent Business (NFIB) 2023 Survey Results:

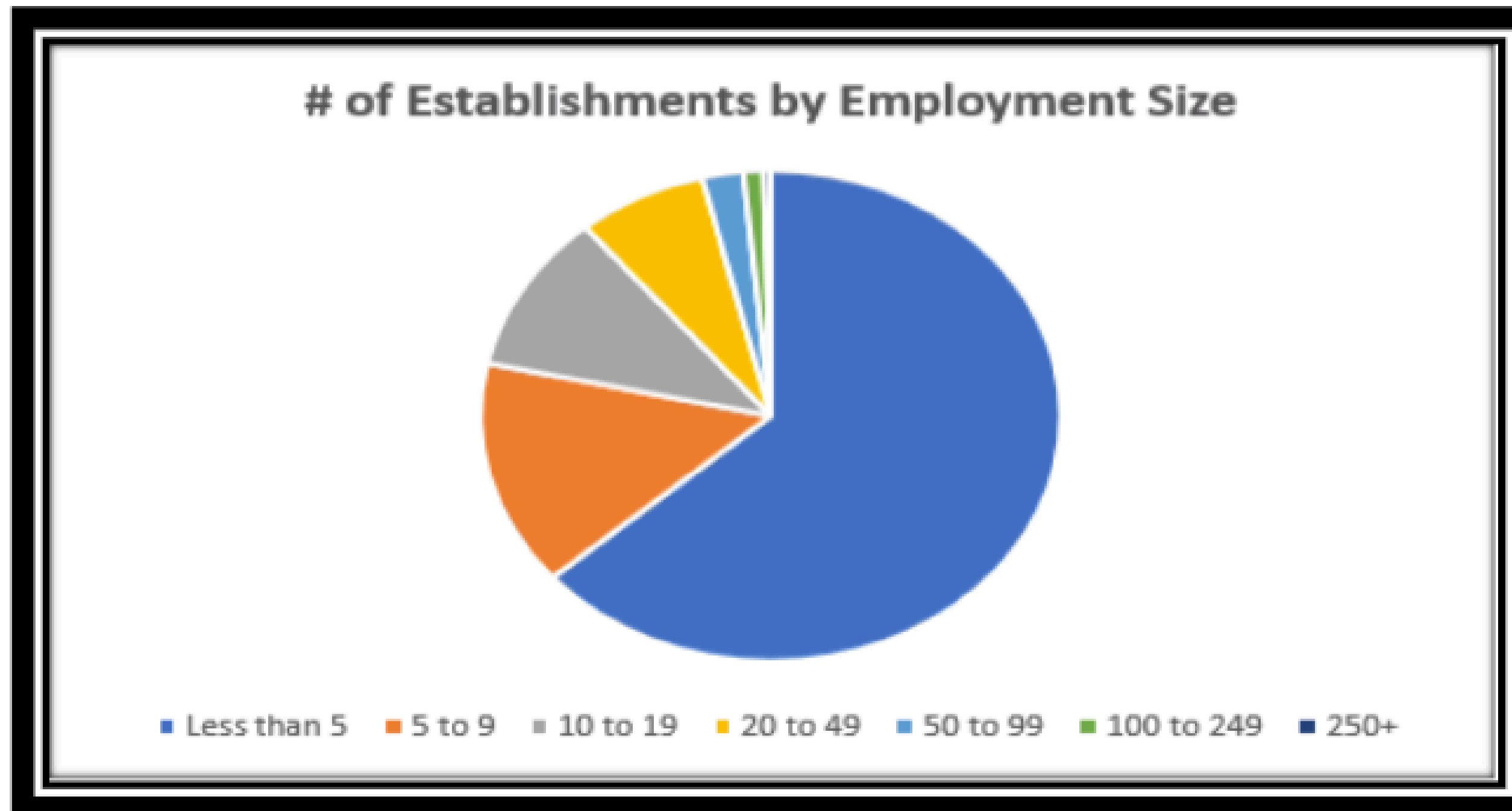
- **94% of small employers find it challenging for their business to manage the cost** of offering employer-sponsored health insurance.
- **Almost half (49%) of small employers have taken a lower profit** or suffered a loss to pay for health insurance premium increases over the last five years.
- **98% of small employers offering health insurance** are concerned that the cost of providing health insurance to their employees **will become unsustainable in the next 5-10 years.**



Did you know?



The majority of employers in Oklahoma would be considered small businesses.





An unfunded government mandate on private health plans becomes the costly burden shouldered by small businesses and individuals.



Clinical Uncertainty with Limited Scientific Evidence



Ambiguity in Causes:

TMD disorders are often caused by a combination of factors, including stress, jaw injury, arthritis, or teeth grinding (bruxism). This complexity makes it difficult for medical professionals to pinpoint a single cause, complicating diagnosis and treatment recommendations.

[Cleveland Clinic](#)

Lack of Consensus on Treatment:

Treatment options range from conservative approaches like physical therapy or mouth-guards to invasive surgeries. There is no universally accepted treatment plan for TMD, and success rates vary, leading to concerns over cost-effectiveness.

Limited Research on Long-term Effectiveness:

While some treatments may offer short-term relief, there is little conclusive research on the long-term safety and efficacy of many TMD therapies. Insurers rely on scientific data to determine coverage, and without robust evidence.

Inconsistent Treatment Outcomes:

Some therapies, such as oral appliances or surgeries, have been shown to provide relief for some patients but may not work for others. In certain cases, treatments can even worsen TMD symptoms.

[AAFP](#)



Clinical Uncertainty in Treatment

Health Plans build packages based on the resources a business can dedicate toward coverage for its employees.

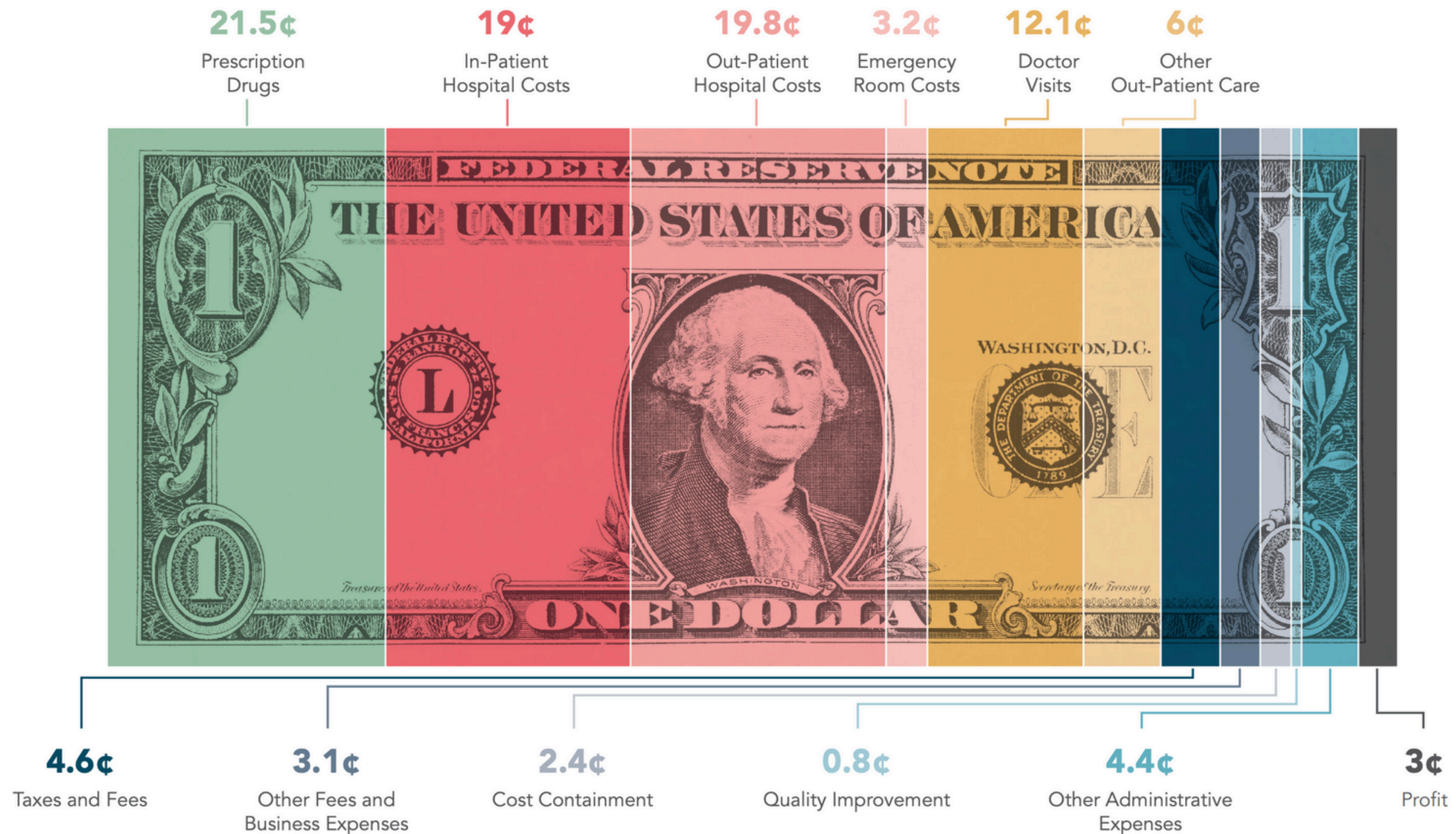
For those who can afford to include TMD services, plans offer a range of conservative treatments for managing TMD symptoms:

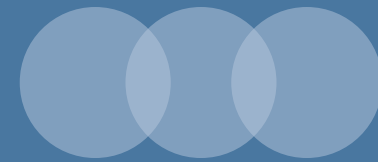
- Conservative Treatments Covered:
 - Physical therapy
 - Pain management (e.g., anti-inflammatories)
 - Oral appliances (e.g., splints, night guards)
 - Behavioral therapy (e.g., managing teeth grinding)
- Surgical Interventions:
 - Considered only after conservative methods fail
 - Must meet strict medical criteria
 - Prioritizes minimizing risks from irreversible treatments



Where does your health care dollar go?

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Health care plans are striving to deliver **quality, affordable health insurance for ALL Oklahomans.**

Questions?

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