



FOR TPAs & SELF-INSURED EMPLOYERS

The dental benefit you fund, finally producing medical value.

You already pay for the visit and the chronic-disease claims. Nesso turns that spend into an early-warning system, upstream of the high-cost claimant.

THE PROBLEM

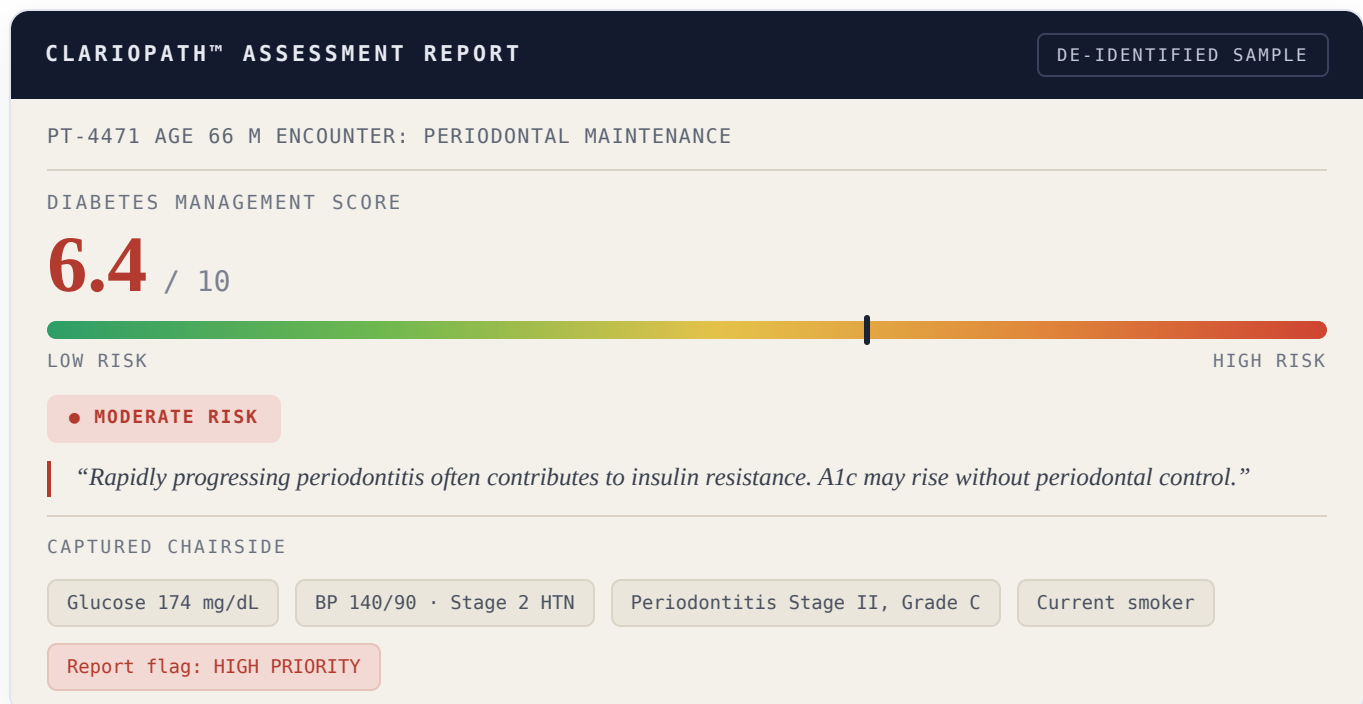
You may provide a dental benefit. You more than likely are paying for chronic disease claims. They are adjudicated as separate line items, by different administrators, on different systems, so **the risk signal sitting in one never reaches the team managing the other.**

The result is a benefit you pay for that produces no medical value, and a chronic disease population you identify only after the diagnosis, the emergency visit, or the inpatient stay has already landed on your loss run. The spend is committed either way. The only question is whether you get the medical value out of it.

THE NESSO HEALTH SOLUTION

Nesso Health delivers the **ClarioPath™ Assessment Report**, a proprietary scoring process that converts routine periodontal findings, vitals, and a current health history into a chronic disease risk signal and treatment pathway, scored across **eight conditions**: cardiovascular disease, diabetes, kidney disease, osteoporosis, dementia, sleep apnea, pregnancy complications, and oral cancer. Treatment of the periodontal condition has been shown to improve the medical one.

WHAT THE PATIENT & CARE TEAM RECEIVES



THE EVIDENCE BASE

EVIDENCE	WHAT THE EVIDENCE SHOWS
Cost impact	\$1,548 saved per member annually under an integrated Kaiser Permanente care model. A separate 192,500-patient commercial claims analysis found 9.6% lower total medical cost among members with four or more periodontal visits (Santoro 2026, Frontiers in Public Health).
Utilization	Hospitalization odds 0.71–0.80 among treated members with coronary artery disease, cerebrovascular disease, or type 2 diabetes (Michalowicz 2023; n=9,503).
Association base	More than 50 cohort studies covering over 4.4 million patients link periodontal disease to cardiovascular disease, stroke, and diabetes (Guo 2023, PLOS ONE; Stöhr 2021, Scientific Reports).
Umbrella review	293 systematic reviews with meta-analysis across 28 noncommunicable diseases (Botelho 2022, Nature Communications); 41 reviews and 839 primary studies on cardiovascular disease alone (Arbildo-Vega 2024).

WHAT IT IS WORTH

\$1,548

Lower total cost per member per year

Kaiser integrated model: \$1,212 lower inpatient, \$156 lower ED and urgent care, risk-adjusted.

20–40%

Fewer diabetes-related ER visits

Inpatient and ED are where the dollars concentrate, and where stop-loss exposure lives.

\$0

New benefit spend required

The dental benefit is already funded. No plan design change, no member re-enrollment.

WHY TPAS & SELF-INSURED EMPLOYERS

No new benefit. No new vendor. No new enrollment for members to learn. Nesso Health works inside a benefit you already fund and a visit your population already attends.

For a TPA, this is a differentiated capability to bring to employer clients without adding administrative load. For a self-insured employer, it converts a preventive line item into a chronic disease early-warning system, and moves identification upstream of the high-cost claimant, where your stop-loss exposure actually lives.

PARTNERSHIP MODEL

Nesso Health structures first engagements as a 90-day pilot with a single practice or a defined regional cohort. Outcome data is captured from day one, with shared reporting against your existing claims baseline.

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NEXT STEPS

Start with one practice and one quarter. Schedule a **30-minute call** with your benefits team or TPA and we will scope a pilot that puts a measurable number on the dental benefit you are already funding.