

July 2010

'PAY AS YOU GO' PATIENTS MOST LIKELY TO CANCEL APPOINTMENTS

That's the message from Denplan today, after research commissioned with YouGov reveals that patients on a 'pay as you go' basis are twice as likely to delay or cancel a routine appointment, compared with those patients on a monthly payment plan¹.

These results, as well as feedback from Denplan's 6,500 member dentists, show a significant change in the habits of 'pay as you go' patients across the country. This could be due to a combination of factors including the recession, the rising cost of dentistry and a reduction of disposable income, but it poses a significant threat to dental practice income and possible future business plans - such as the introduction of new decontamination units.

August and September are historically the quieter months for dental practices, but a bigger drop in 'pay as you go' patients may not be evident until it's time to review your accounts at the end of the year. This may not be something you've been particularly worried about in the past, but with more of your time and money being taken up with increased regulations, such as HTM01-05 and the CQC registration, a decrease in patients could put you in a difficult situation over the coming year.

That's why Denplan are urging practices to take stock of the situation during the holiday season to ensure that you have a regular, reliable income. Roger Matthews, Denplan's Chief Dental Officer, says: "Here at Denplan we always strive to be at the forefront of industry knowledge and to pass that information onto you, the practice team. We all know there are big changes on the horizon for dentistry and this research shows that there are already signs of change from PFPI patients.

¹ YouGov survey - 1,486 employees were questioned, March 2010. (The term 'employees' refers to individuals in full time employment)

“A total review of your practice during the holidays is a good idea to ensure the ongoing success of your practice and should include a review of all the support you are receiving from your providers and how this can benefit both you and your patients”

Another key finding from Denplan is that 66% of people would prefer to arrange their dental plan with a nationally recognised brand. Furthermore, if patients’ financial circumstances change, 57% are more likely to continue paying into a dental payment plan that is nationally branded². These figures demonstrate an increasingly consumer driven society and that people trust and rely on a large brands, especially during more difficult economic times when.

Roger continues: “By aiming to move some of your patients onto a dental payment plan, you can not only be assured of a regular income, but by choosing a plan with a recognised brand name you can also take advantage of a host of other value-added services designed to help your practice thrive.”

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² TNS Omnibus survey – 1044 UK respondents, aged 16-64years were questioned, June 2010

Notes to Editors:

About Denplan

Denplan Limited, part of the AXA Group, is the UK's leading dental payment plan specialist. There are more than 6,500 member dentists nationwide treating approximately 1.8 million Denplan registered patients. The company was established in 1986 by two dentists who pioneered the concept of dental payment plans. Today, Denplan arranges a range of plans for adults and children, enabling patients to spread the cost of their dental care through a fixed monthly fee. Denplan supports regular attendance and preventive care, reducing the need for clinical intervention and helping patients to maintain healthy teeth and gums for life.

Patient enquiries telephone: 0800 401 402

Dentist enquiries telephone: 0800 328 3223

www.denplan.co.uk

Denplan Care: all routine and restorative care + worldwide dental injury and dental emergency cover

Denplan Essentials: routine care only + worldwide dental injury and dental emergency cover

Plans for Children: routine and other agreed care + worldwide dental injury and dental emergency cover

Denplan Emergency: worldwide dental injury and dental emergency cover only

Denplan Enhance: interest-free patient loans of £250 – £25,000 for dental treatment

Company Dental Plans: company funded, voluntary and flexible benefit schemes

Denplan also provides a range of professional services for its member dentists, including the Denplan Quality Programme, Denplan Excel accreditation programme and Denplan Training.

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About AXA

AXA is a world leader in financial protection. AXA's operations are diverse with major operations in Western Europe, North America and the Asia/Pacific area. AXA employs 110,000 staff and reported total revenues for the full year 2006 of €79 billion, underlying earnings of €4,010 million and had €1,315 billion in assets under management as of 31 December 2006. Our previous company performance is not a guide to how we may perform in the future.

AXA's ordinary shares are listed and trade under the symbol AXA on the Paris Stock Exchange. AXA American Depository Shares (ADSs) are listed on the NYSE under the ticker symbol AXA.

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