



Dental insurance

General and oral health is integrated. According to WHO, health is a state of complete social, physical and mental well being and not mere absence of disease. How we enjoy our food plays a significant role in the triad that determines the quality of life. Insurance policies in the western countries include medical as well as dental plans. However this seems almost unheard of in the Indian scenario.

The most recent data (2006) from the National Association of Dental Plans shows that 57% of the population in the United States has dental benefit coverage. Some 96% of those who do have dental coverage get it through their employer, most often as a policy separate from their health insurance plan.

In our developing nation people seek dental care only in due emergency or in excruciating pain, thanks to the high tolerance levels of people. If insurance schemes are available, people would not hesitate to visit dentists regularly for check up and prophylactic care. This would enable the oral health care worker to detect the onset of disease and promptly treat it, thereby helping to save and minimize future expenses.

We are in the age where we define the minimum standard of care for patients like for edentulous patient the minimum standard should be is implant supported overdentures. Affordability is the question here. In spite of so many dental colleges across the country and so many dentists passing out each year, oral health status remains poor. Some organizations are trying to impress upon the insurance companies the importance of including dental health care in their schemes.

All this prompted us to do a survey of all dental insurance schemes and plans available in India. The first of its kind dental insurance scheme in India

was launched through oral care brand, Pepsodent (HLL) in 2002. The scheme, being launched through a partnership with the New India Assurance, offered a dental insurance of Rs 1,000 on purchase of any pack of Pepsodent. Insurance cover against expenses for the extraction of teeth due to caries and periodontitis was provided. But this plan was time bound and also did not cover other aspects of dental rehabilitation.

The insurance plan provided by ICICI Lombard Dental Insurance Cover is not a comprehensive plan and is clubbed with the general health insurance scheme.

Indian Dental Association has also been striving to bring out a new all-inclusive oral and dental health care insurance scheme. However, it has been unable to achieve anything substantial on this front. We as oral health care workers should be able to reach every class and village across the country. Dental insurance can also bring about oral health care awareness percolating at the grass root levels. It would serve as a good motivation to the people to regularly visit the dentist and this in turn serves as an effective preventive measure. If we have to create awareness and pass on the benefits of longevity of teeth across the society, dental profession should impress on to the policy makers to have beneficial dental insurance schemes for the masses.

Let ask a question as to why so far the policy makers have not given importance to oral health care..??

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