

DENTAL INSURANCE- AFFORDABLE DENTAL PLANS – A REVIEW ARTICLE

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Abstract

Dental protection is protection intended to pay the expenses related with dental consideration. The Foreign Direct Investment (FDI) charge which was advanced in the colder time of year meeting of the Lok Sabha (2008) zeroed in on expanding the unfamiliar speculation share from the current 26% to 49% in the insurance agencies of India. This will permit the multibillion-dollar global insurance agencies to enter the Indian market and accordingly cover all parts of protection in India. Dental protection will be a necessary a piece of this framework. Dental protection is another idea in Southeast Asia as not many nations in Southeast Asia cover this part of protection. It is significant that the dental specialists in India should be familiar with the various kinds of plans these organizations will offer and about another relationship which will arise in the coming a very long time between dental specialist, quiet and the insurance agency.

Key words: Dental insurance, Health insurance, Insurance company

Introduction

According to IRDA which is known as Insurance Regulatory and Development Authority of India gives the definition of health insurance the insurance contract which provides for ailment advantages or clinical, careful, or medical clinic cost benefits, including assured benefits and long-term care, travel insurance, and personal accident cover.[1] Good general health is most integral fundamental right good general health help is to maintain good oral health . as teeth are very important good smile not only gives us confidence but it also helps in giving self-pride. All over there are 289 dental colleges with around 25000 graduated dentists but so many people in Indian are not able to get basic dental treatment. [2].

In urban area there is 1:10,000 is the dentist to population ratio. [3] In 21 century dental insurance is the most un explored business. The cost of dental treatment is so high dental insurance will protect people from the high cost of dental treatment dental insurance covers dental disease and the treatment of dental disease, dental trauma, regular dental checkups as the cost of dental treatment is so high dental insurance are made, {4, 5}. In our country general health insurance covers dental insurance. In India the first mode of payment is fee for service.

Louis USA started prepaid comprehensive dental care. In 1949

Washington Group Health Association, established a clinic dental service, which further change fee-for-service to prepayment. In the year 1989- Delta Dental Plan and other agencies covers 107 million beneficiaries.[6]. fee for service is main mode of payment in many countries but dental insurance will be a great success for everyone.

Other dental insurance plans in other Countries: -

1. **Indemnity Plans** – In this dental plan 50 -80 % of the dental fess is paid by the insurance company and remaining is paid by the client itself. This dental plan is based on the fee for service plan. monthly premium is paid by the client to the insurance company. there are various types of plans in which have set deductible amount. The monthly deductible amount is approx. 15-20 \$ [7]
2. **Dental health maintenance organization** – This plan is also known as capitation plans, the A Dental Health Maintenance Organization i.e. DHMO is the example of capitation plan DHMO dentist give the dental care to the to the registered patient. in capitation plan dentist is paid on the per person bases. Fixed monthly fees is paid to the dentist who is participated in capitation plan [7]

3. **Preferred provider organizations** – This is one of the other forms of true insurance its same as indemnity and DHO in this dental plan registered dentist provide dental care to a particular patient group. Dentist have to charge less than their usual treatment fess to these registered group of people. If in case these registered group of people want their treatment to be done from other dentist who is not registered in this group ie "preferred provider then patient have to pay good amount of share foe fee for service.
4. **Dental discount** – The managing organization have words with the local dentist to give discount on the dental treatment there are many several advantage of dental discount then dental insurance dental discounts is not a form of dental insurance. there is no as such previous condition's patient receive immediate dental treatment without any kind of waiting period.
5. **Direct reimbursement plans** – DRP is the new upcoming dental care plan. It is a self-funded benefit plan. In this patient can pay their own money despite of giving premium to the insurance company or third-party administrator. patient pay their dental treatment bill then take the receipt of the dental treatment and then the employer pay all the cost of dental treatment to the patient.

Current scenario and future prospects –

Dental insurance plan is not so common in our country like other western country. in our country dental insurance come under general health insurance. General insurance company gives dental insurance as a part of general insurance. one can claim the cost of dental treatment or the cost of other things like medicine or hospitalization. The general insurance plan which include dental plans help in tax benefit (to a certain limit) in income tax . Indian dental insurance scheme is a decent initiative taken by the Indian dental association of India. there are some Stand-alone dental plans in which general dental problems are covered to a fixed time period. These types of dental insurance

are made by the dental products company in association with health insurance company [8].

Dental insurance scheme in India

In year 2002, 9 October the first dental insurance scheme pepsodent dental insurance scheme was launched by the Hindustan lever limited [9] with the purchase of every pepsodent tooth paste 1000 Rs free dental insurance was given to the costumer in this scheme general dental procedure permanent tooth extraction, periodontal diseases and the cost of the medicine is given to the consumer. for the consumer have to send a proposal form which is present in the 100 and 200 gm and the three wrappers of the tooth paste medical certificates and bills which was assessed by New India.[9].

ICICI Lombard dental insurance is a standalone dental insurance In the Indian market. it covers i health advantage plus policy of general health insurance. ICICI was first in India who covers dental insurance under general Insurance this dental insurance cover cost of dental consultation dental treatment and medication. In this insurance the OPD reimbursement is up to 9500 RS the demerit of this dental insurance is orthodontic treatment and prosthetic treatment are not included [10]

What is a good dental plan?

The first and the foremost important thing is that the patient should be allowed and have freedom to choose his or her own dentist or is the dentist [11] in the good dental plan dentist and patient trust relationship should be maintained and dentist should control treatment decisions if there are multiple treatment option dentist should follow Least Expensive Alternative Treatment (LEAT) approach. A good dental plan should cover diagnostic, preventive and emergency services these services are made for the maintenance of good oral health, the treatment without cost includes: [11]

- Initial oral examination – once per year

- Recall examinations – twice per year
- Complete X-ray survey – once every 3 years
- Cavity-detecting bite-wing X-rays – once per year
- Prophylaxis or teeth cleaning – twice per year
- Topical fluoride treatment – twice per year
- Sealants – for those under age 18 years

Conclusion

Dental disease is considered to be a serious public health problem among all age groups. dental treatment is bit expensive to remove this barrier and make dental treatment accessible and affordable dental insurance is introduced. we all should motivate people for the good oral and general health and we should also spread the awareness regarding dental insurance we as a public health dentist should come forward and educated people by the help of guest lectures. seminars educational articles, and debate about the dental treatment and dental health insurance. the focus of the insurance should be on low cost of treatment cashless treatment facility, coverage of all illnesses, and coverage of all service.

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