

# Healthcare Reform

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## The Importance of Quality Dental Insurance

 

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## What Is Meant By Dental Health?

Dental health refers to all aspects of health and functioning of our mouth, especially the teeth and gums. Apart from working properly to enable us to eat, speak, laugh (look nice), teeth and gums should be free from infection, which can cause dental caries, inflammation of gums, tooth loss and bad breath.

Dental caries, also known as tooth decay or cavities, is the most common disorder affecting the teeth. The main factors controlling the risk of dental caries are oral hygiene, exposure to fluoride and a moderate frequency of



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teeth are eroded by tooth-to-tooth contact such as teeth grinding. Abrasion is caused by external mechanical factors such as incorrect tooth brushing.

Periodontal disease, also known as gum disease, is caused by infection and inflammation of the gingiva (gum), the periodontal connective tissues and the alveolar bone. Periodontal disease can lead to tooth loss.

## Why is dental health important for general health and well-being?

The health of our teeth and mouth are linked to overall health and well-being in a number of ways. The ability to chew and swallow our food is essential for obtaining the nutrients we need for good health. Apart from the impact on nutritional status, poor dental health can also adversely affect speech and self-esteem. Dental diseases impose both financial and social burdens as treatment is costly. Both children and adults may miss time from school or work because of dental pain. The medical field has also linked dental health directly to cardiovascular disease.

## Financial Burden

The frustration and agony that is brought on by bad dental health can be overwhelming and at times, unpredictable. With the physical pain that can be experienced during this process, the last thing a person wants to deal with is the financial burden, which inherently can and will happen. There are a few solutions and/or options available to help mitigate this burden.

## Marketplace Shift

With the economy running below a much slower pace than ever before, employers are looking for ways to conserve and cut cost. These cuts can come in various ways. Employee benefits are certainly one way to cut cost. Within the employee benefit package, ancillary benefits are usually the first to go, especially if they are employer-paid benefits. Ancillary benefits can be: Dental, Life, Long Term Disability, Vision, etc. Dental insurance inevitably seems to be one of the first to get cut.

There are options for dental insurance. Employees can elect an individual dental plan, belong to an association that sponsors dental insurance and/or



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## Funding Dental Work

People certainly have the option to self-fund their dental work. This would require putting aside money each month for dental work they may have in the future. For example: A porcelain crown cost an average of \$800. This varies depending on the dentist and possibly the geographic location where the work is done. If you know you may have to have a crown within the next 12 months, you would need to put away about \$66 per month. On top of that, a routine cleaning and examination runs around \$150.

The option people feel the most comfortable with is paying a monthly premium to ensure that the money will be there if and when they need the dental work. Dental insurance is much less expensive than health insurance due to the lower cost of treatments involved. Dental insurance should never be taken lightly. Remember, our dental health is crucial to our overall health, so preventative maintenance is always preferred.

## Choosing the Right Dental Insurance

As consumers we have so many options for dental insurance, especially via the Internet. There are discount programs, which are relatively inexpensive. Something to remember is, this is not insurance. You will only receive a discount by going to a network dentist. These discount programs can be useful in certain situations. However, if you prefer to utilize a dentist of your choice, you may be limited. There are also hundreds of insured plans for individuals and their families. Typically, these types of insured plans require waiting periods for basic and major services. The waiting periods vary depending on the plan and insurer. My suggestion to anyone ready to purchase dental insurance would be to search the Internet for the best options. This will enable you to make the right choice when purchasing dental insurance and/or a discount dental program.

## About The Author

*Michael Brady is the Executive Vice President for Merchants Benefit Administration overseeing the management, development, strategic planning and administration for Group Retiree Medical, Individual/Group Dental and Early Retiree Medical. Mr. Brady's responsibilities reside in all 50 states where MBA has over 4,800 agents*

