

Your Dental Health

No. 29 — Dental Prepayment Programs

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The day may be coming when most Americans will enter their dentist's office carrying a dental insurance identification card.

Previously thought uninsurable, dental care is now being covered under prepayment insurance programs for a growing number of citizens, mostly on a group basis.

Prepaid dental coverage is offered through commercial insurance companies and non-profit dental service corporations. Somewhat like Blue Shield plans in the medical field, the dental service corporations are endorsed by state dental societies.

Both dental service corporations — sometimes referred to as Delta Dental Plans — and commercial insurance companies offer a variety of programs which cover most phases of dental treatment including x-rays, cleaning, fillings, preventive measures and, in some programs, orthodontics and dentures. For a monthly premium (a typical group dental service corporation program might cost a family from \$9 to \$14 a month), a sizeable percentage of the dental bill is paid. Nearly all plans have some deductibles of a co-insurance factor so that the plan is used prudently.

Many dental service corporations and commercial insurance companies work with the dentist for preventive care. Subscribers are urged to use their prepayment programs by having regular dental check-ups so that costly rehabilitation treatment won't be

necessary. This cuts the long term costs.

It has been estimated that as many as 50 million Americans will have dental prepayment coverage by the end of this decade. Labor unions, management in large industries such as automobile and steel and small companies with as few as six employees are seeking dental care as a fringe benefit in new collective bargaining contracts.

The majority of states today have active dental service corporations covering about 6 million people. Add those covered by commercial insurance programs and it is estimated that about 18 million Americans receive some form of prepaid dental coverage.

Dental care also is provided for some patients under certain government health care plans, such as Medicaid.

Dental neglect is still rampant, even in the U.S. According to the American Dental Association and the U.S. Department of Health, Education and Welfare, only two out of five people in this country see their dentist once a year and 50 per cent of these go only for emergency treatment, not regular preventive check-ups from a family dentist.

Prepayment plans make dental care accessible to more people for one simple reason — the plans are putting comprehensive care within the financial reach of most citizens.

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(Next article: "Future Directions in Dental Research")