

PRE-PAID PLAN: DENTAL INSURANCE FOR PENURY

Abstract

Health is the one of the most valuable things in life. Maintaining it is not a one day event but a continuous process carried out throughout our lives. In our country there is a huge surge in population over the past years. Due to this Private Insurance network seeks foreign investors to cover all areas of insurance. Most insurance covers are only for dental treatment involving 24 hour hospitalization or life threatening situations. On 9th October 2002 Hindustan Lever Limited (HLL) had announced the launch of it's maiden Dental Insurance Scheme. Based on the current Statistics of Census in India there is a possibility of population explosion and it might reach upto 200 crores individuals in the upcoming years. This will lead to lesser per capita income and a burden on each individual to spend for their oral health This Pre-paid plan is exclusively for the poor and needy who cannot afford the dental treatment. Only a very minimal amount shall be taken from the socially weaker sections with flexible payment options prior to start of prospective dental treatment. More than half of Indians live in remote in villages. If, effectively implemented then, Pre-Paid dental insurance plan will be trend-setting and revolutionize the Dental insurance Plan for Penury in India.

Keywords: Dental Insurance, Penury, Health.

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I. INTRODUCTION

Health is the one of the most valuable things in life. Maintaining it is not a one day event but, a continuous process carried out throughout our lives. Achieving good health isn't easy for all strata of the society. Some of the economically weaker sections still struggle to get a proper meal everyday which leads to deterioration of their health. General health insurance isn't available for everyone in the India. Moreover, dental insurance is hardly enjoyed by the poor and needy. An effective and affordable dental insurance plan is the call of the hour to prevent any oral diseases especially, for penury.

II. HISTORY

Any form of insurance in dentistry was unprecedented until the termination of 19th century. Different categories of medical insurance was prevalent in the middle of 19th century, but they never succumbed to finance dental treatment. But, their significant growth provoked every common man to change their vantage point towards dental treatment. Dental anxiety lessened over the following years. Nowadays, it has become absolutely trivial to maintain a better standard of life in all aspects. It has also gained momentum to become a, vital part of health care and well utilized by the rich and the middle class people of the society.

- 1. 1950:** The first ever dental plans emerged
- 2. 1954:** Dental benefits was offered to some of the labourers in Union and association related to the Pacific Maritime. These groups, revolutionized the idea of coverage to dental treatment for all the worker's children. They also invested a huge amount almost \$760,000 to the dental associations based in Oregon, Washington D.C. Henceforth, a few other organizations came into existence which focussed exclusively on dental welfare ie,
 - Washington Dental Services
 - Oregon Dental Service (1955)
 - California Dental Association Service (1955)
- 3. 1957:** California witnessed the emergence of Delta Dental Plan. It started with providing dental health care advantages to young kids.
- 4. 2017:** Enrolment statistical Analysis: About 3/4th population of Americans received dental insurance supported by the National Association that had specific Dental plans. It included almost 89% of children. Due to their Insurance benefits Preventive treatment could be delivered at a very low price. It has been interpreted that there is a lot of scope for preventive treatment and meagre chance to suffer from teeth and gums related problems.
- 5. 2023:** Latest data released by Care Quest Institute for Oral Health reveals that nearly 69 million adults in the United States lack dental insurance. 'Medicaid' redetermination loss of household workers could further worsen the situation.

Although early part of 21st century witnessed prominent reorganization within Indian Economy, Dental Insurance Schemes are still unexplored as of today.

III. OVERVIEW: DENTAL INSURANCE

Dental Insurance has a pivotal role in creating beautiful ‘SMILE’ especially, with financial support. Currently, it hasn’t developed in a full swing so, it is too early to equate with Medical Insurance. The policies aren’t complicated and can be thoroughly understood as the coverage of dental treatment is very minimal and specific. Total amount to be shelled out of the pocket is informed prior to the start of the treatment by their respective dental insurance plan. Based on the firm in private sector the dental insurance can either be ie,

- Branch of the Medical Insurance
- An Autonomous body.

IV. KEY NOTES

- Any treatment involving hard tissue and oral mucosa of the mouth are permitted.
- Oral Prophylaxis or any other procedure that prevent diseases of the oral structures are given prime importance.
- Latest treatments like Lasers treatment and any cosmetology related course of action plans aren’t entertained in these policies.
- Specific companies prioritize their own dental plan according to their convenience.

Insight of Dental Insurance: In our country there is a huge surge in population over the past years. Due to this Private Insurance network seeks foreign investors to cover all areas of insurance. Investors are entertained by the public sector companies but, the Government rules and regulations cripples their effort.

V. STRUCTURE OF DENTAL INSURANCE

1. The dentist who is willing to be a part of the Insurance plans has to be chosen by the patient. Following which the Option Plan is selected and eventually treatment is rendered.
2. If dentists aren’t available to accept the proposed insurance plan then they can be chosen from already enlisted dentists available within the network.
3. If the dentist is no way related to the insurance network then they can still claim dental insurance but, the patient has to pay significantly from their own income.
4. Premium is collected on monthly basis and fixed based on factors ie, place, insurance company and the plan they offer.
5. Oftentimes, the patient has to wait for a minimum period of six months and this may even extend upto 2 years. This is a strategy by Insurance Companies to bore away the already existing pending procedures.

VI. FOUR PILLARS OF DENTAL INSURANCE:

1. **Patient:** The patient is the first point of contact for the dentist. Most of the mass will approach the dentist whenever they are in sort of urgency to complete dental treatment. Negligible few approach for treatments before the occurrence of the disease as a

preventive method. Some also reach the dentist after they get exposed to social media posts or other outlets and enjoy the perks. Subsequently, they become habitual to have regular dental appointments to keep their health in upbeat trend.

- 2. Fund raiser:** A person/group whomsoever analyses the plan and buys them at minimal cost for the benefit of policy holders.
- 3. Insurance bearer:** This traditionally functions in the form of 3rd party payment system. They select the welfare ideas, extent of indemnity, approach to clear outstanding debts for treatment. Apart from this even the administrative part is handled by them.
- 4. Dental Surgeon:** A lot of Clinics/Hospitals have a close contact with their Insurance companies to help the patient use their services to the maximum limit offered by them. The dentist's primary focus is to provide exceptional treatment and improve patient's dental health. Apart from this the quality of the treatment should prevail in the professional community.

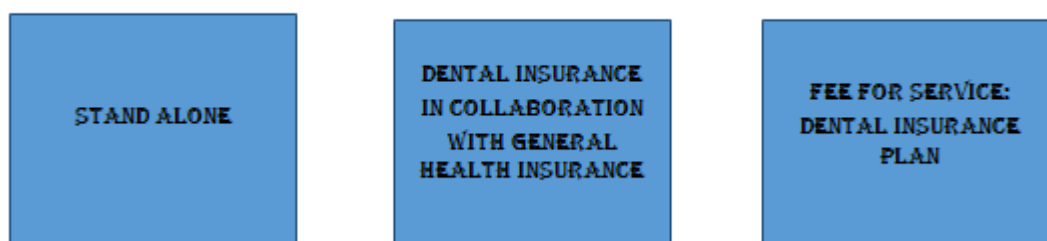
If all the four pillars have an effective system of communication and information then the Dental Insurance will become a phenomenal success in India as well. If, dental insurance reaches all the nook and corner, then even the most neglected part of the society will be addressed. Even the preventive treatment will be entertained without any scepticism. It will loosen the load of infective diseases spreading through the oral route. Such measure will bear its fruits to the patients in future with reduction in the expenditure for complicated dental treatment.

Considering the large population of the country if there is an emergence of Insurance scheme which is economical and immediate then it will be a boon to every citizen. The Government is also accountable for this pathetic state.

VII. DENTAL HEALTH INSURANCE: INDIAN SCENARIO

As of now insurance policies in the Indian set-up is still in its infancy. Meagre percentage of population come forward to utilize it. Apart from this it is also under the umbrella of General Insurance. A lot of insurance companies accept the proposal only if, the patient is desperately in pain with severe complications that involves them to be bedded in hospital. Concept of Comprehensive dental treatment is hardly recognized by negligible number of insurance companies. There are a considerable number of insurance policies dedicated to dentistry in Indian market. Most of them are mutually exclusive.

VARIOUS PLANS AVAILABLE IN INDIA



- 1. Stand Alone:** It caters to all invasive procedure such as periodontal inflammation and extracting the tooth which are already caries affected etc. In this approach the expense, reimbursement and the period is precisely defined Ex: Companies manufacturing dental products tie up with any insurance firm spread anywhere within our nation.
- 2. Collaboration with General Health Insurance:** A few specific companies support dental insurance: It is rendered by the establishments which operate General health Insurance.
Ex: Under this programme one can approach the firm for spending during dental procedure. Occasionally, reimbursements like hospitalization charges and expenses for drugs are also capped. Apart from this Income tax benefits can also be reaped.
- 3. Fee for Service:** A nominal amount is collected by the individuals enrolled in the policy on a regular basis. Considerable reduction in the rate for dental service or consultancy will be given to the person holding this policy. Moreover, they are at free will to handpick the dental surgeon of their choice. This can be done even without prior intimation to the insurance companies.

VIII. VARIOUS DENTAL INSURANCE PREVALENT ACROSS INDIA

1. Aditya Birla : Health Platinum Insurance Plan

Coverage: Minimum of Rs200000 and upto a maximum of upto Rs 20000000
Dental implant is also permitted with a few clause of hospitalization after 180 days.
Dental Consultancy is approachable with this plans in which the insurance money is higher than one and a half million.

- 2. ICICI Lombard Health Advantage Plus Plan:** In the plan of Lombard Plus there is a very few recourse that counterbalance expenditure in dentistry
Age: 5-60 years (Rs 15000 slab)
More than sixty years (Rs 20000 slab)
- 3. Star Comprehensive Insurance:** This policy covers all the basic treatment in dentistry .On a very Out-Patient department method some of the selected procedures are permitted with a certain ceiling limit
- 4. Digit Health Care plus Plan:** In this plan the insurance policy will take care of quality dental treatment like single sitting root canal treatment. radiographs, composite teeth fillings, malocclusion treatment tooth removal procedures.
- 5. Tata AIG Medicare Premier:** It's a boon for the common man who cannot afford extremely costly dental procedure amounts. Apart from standardized Out-Patient dental procedures a few in-patient treatments ie, dental injuries and mishaps are covered.

Waiting time period: After 24 months Out patient charges (Rs 10,000) are covered in this scheme..

Advantages: No direct cash settlement may be required. More than 7000 hospitals are enlisted in this scheme.

IX. PERKS OF DENTAL INSURANCE SCHEMES:

1. Dental consultations is available whenever the requirement arises.
2. Dental radiographs, root canal treatment and related drug expenditure is carried with financial glitches.
3. Scaling of teeth and Orthodontic procedures are promoted.
4. Coverage of Implant expenses.
5. Occasional discounted price on regular dental screening.
6. Oral biopsies investigation are covered.
7. Minor infection removal procedures, and tooth removal can be carried out immediately.
8. Few periodontal or corrective procedures are also considered.

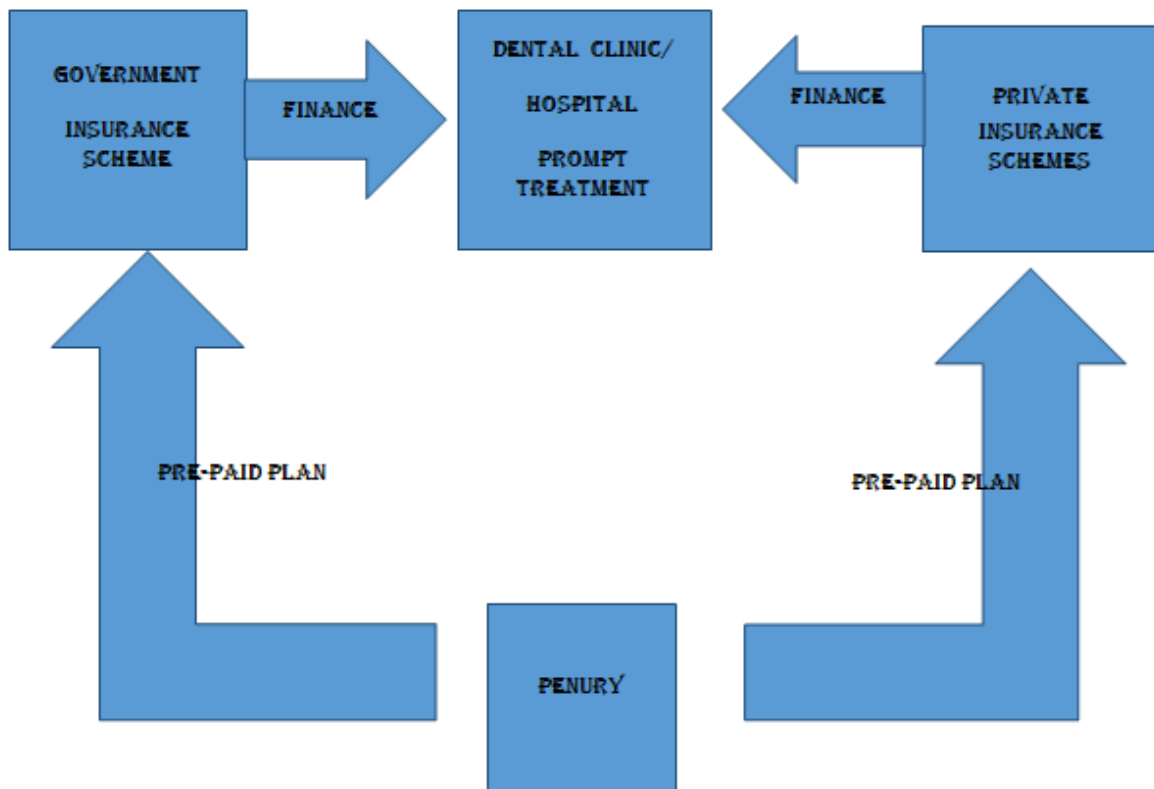
X. FUTURISTIC TRENDS

Based on the current Statistics of Census in India there is a possibility of population explosion which might reach upto 200 crore individuals in the upcoming years. This will lead to lesser per capita income and a burden on each individual to spend for their oral health. In such events individuals would seek help either from the Government or any private sources which can sponsor their oral health expenses. The middle-class and rich will have their assets or corpus funds to combat these issues without the help of any third party. Only the penury will look into the sky helplessly. Post-Paid plan may not work in their favour due to uncertainty in regular income. In such situations if the Government or any private sector companies adopt them then it will set the trend for full-fledged dental treatment for Penury. The proposed model is:

XI. PRE-PAID PLAN: DENTAL INSURANCE FOR PENURY

This Pre-paid plan for Penury is exclusively for the poor and needy who cannot afford the dental treatment. Only a very minimal amount shall be taken from the socially weaker sections with flexible payment options prior to start of prospective dental treatment. Only 20 % of the actual treatment charges will be collected by the patient and the rest will be funded Government/ Private Insurance company. Moreover, emergency dental treatment and any procedure to save the teeth will be given prime importance. There is no direct fund transfer to the hospital or clinic through the patient at any circumstance.

PRE-PAID PLAN: DENTAL INSURANCE FOR PENURY



XII. RECOMMENDATION

1. Primary Preventive Health care approach is under-utilized .First, we have to raise awareness about oral disease spread.
2. The Patient, dentist, Insurance companies and Government should work in unison to combat this issue.
3. Some of the organisations like ‘Indian Dental Association’ (IDA) should be encouraged to bring about comprehensive dental health care insurance scheme.
4. The availability of Dental Insurance schemes should be promoted in health care delivery system to cover the growing population of India.
5. The people of lower class should not have any burden on monthly financial expenses of the family. Only then the subsequent Preventive treatment plan in insurance will be appreciated.

XIII. CONCLUSION

India is a very large democracy and one of the most dense in human population compared to the rest of the globe. A considerable number of them still live in edge of the city or villages. Only if the large chunk of the population is addressed for oral health then the prevalence and incidence of oral diseases will decrease. It is a hard-hitting truth that dental insurance is neglected in India compared to other developed companies. As the awareness and affordability of the treatment options increases the Pre-Paid Plan in dental insurance will gain momentum in the near future. If , effectively implemented then Pre-Paid dental

insurance plan will be trend-setting and revolutionize the Dental insurance Plan for Penury in India.

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