**Dental Insurance and its feasibility in India**

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**Abstract:**

Dental health insurance is taken very seriously in the western world. However, in India, it is still in its nascent stage with very few insurance companies providing the service. Dental insurance in India is mostly clubbed with general health insurance and available under the general health insurance plans. Even with the available options, generally the costs arising due to dental emergency/ accidents are covered, whereas routine dental ailments are usually not included. There exists a surging need for Government and private organizations to formulate extensive plans towards providing easy and affordable dental insurance schemes to the general population. Prevention and timely interception is the only possible way to limit progression of dental disease and thereby control the escalated treatment costs. We will look into the current status, shortcomings and scope of dental insurance in India in this chapter.

**Introduction**

Health care services as per tradition, have been provided on a fee-for-service basis whereby the patient receives specific services and pays the health professional for them directly. As the costs of healthcare continue to rise, the majority of the people cannot afford the dental treatment, especially when it is being provided at a cost. India, with a vast population of around 138 crores, inequitable distribution of resources is very common and meeting the needs of dental health is still a challenge for the Government.

 With this as reality, Dental Insurance seems to be a logical bailout from the situation. Insurance, the word as it says “Insure” (i.e protected) and also assurance. It is a method of taking care of individuals or populations. Due to lack of proper dental health education and motivation, Insurance in Dentistry seems still to be a very fresh idea to implement.

**Why Insurance?**

For a risk to be insured, the following criteria must be met:

1. Be precisely definable
2. Be of sufficient magnitude and should cause a major loss.
3. Be infrequent in nature
4. Be unwanted
5. Beyond the control of humans
6. Not constitute a hazard morally

Dental insurance refers to the cover provided for general dental procedures (generally excluding cosmetic dentistry). Certain procedures that are generally covered under dental insurance include routine examinations, dental x-rays, filling of carious teeth, root canal procedures, tooth extractions, dentures etc. As we can see from the above requirements, many criteria cannot be met in the field of dentistry hence it is difficult to find any companies coming to the forefront for the same.

 Countries like the United States, UK, Canada to name a few, have well designed dental insurance schemes to cover the costs associated with dental care. Part of the bill for dental services is paid by the insurance agencies, thereby protecting people from financial hardship caused by unexpected dental problems. However, this seems almost as an untrodden path in the Indian scenario.

**Scenario in India**

For a country like India, the different forms of payment for dental health services are still the old school book type and incorporates:

1. Fee-for-service
2. Fee or discounted rates.

 Health insurance in India was first marketed in non-life insurers as a standardized annual indemnity product, Medi-claim, in 1981. There are 17 general insurance companies in India with 12 providing health insurance. The insurance business registered an impressive growth of 94.96% in 2006-07 and health insurance premium stood at more than Rs.3200 crore registering an increase of 35% but, with little benefit with respect to dental cover. None of the companies offer exclusive dental insurance. However, some general health policies include dental charge reimbursement up to a certain extent.

Dental Insurance Schemes Available in India

Hindustan Lever Limited (HLL) on 9th Oct 2002 launched, ‘Pepsodent Dental Insurance’, in partnership with New India Assurance, which was the first of its kind dental insurance scheme in India. It provided Rs.1000/- worth of dental insurance with purchase of their toothpaste. Customers had to send the proposal form along with 3 wrappers of the toothpaste and medical certificates and bills to avail the benefit. Tooth extraction including cost of medication was insured. Claims for cosmetic dentistry or loss of a tooth due to accidents were not covered. This scheme has been discontinued as of today.

**Government Schemes**

Certain existing government schemes include dental treatment cost reimbursement. These however are available only to government employees. Available government schemes:

 • ESI

• CGHS

• Pradhan Mantri Suraksha Bima Yojna

• Rajeev Gandhi Jeevandayee Arogya Yojna

 • Yashaswini Card

• West Bengal Health Card

 Some of these schemes have empanelled clinics where beneficiaries can go for cashless treatment whereas others reimburse according to a fixed rate for any given procedure that an individual is free to take at any dentist of his/her choice. Employees with institutions like the State Bank of India, Government colleges, Judges and other court officials etc., also benefit from reimbursement of dental treatment expense.

 The features of the dental insurance policy is another important aspect that needs to be considered. How much money one has to pay as part of the dental insurance coverage and how much of it is reimbursed, should be ascertained. Whether or not the policy allows the luxury of changing the dentist if not satisfied with the empanelled centre is vital.

 The present situation is witness to the fact that the dental insurance is a facility which only a few effluent people are entitled to! Multi National Companies and few big corporate sectors provide Dental insurance to their employees and in most cases, the cost is also restricted for given treatment. Majority of the population is still devoid of any such facility and it is this population on which our focus should be. The dictum of public health is “Equitable distribution”, i.e., the last person in the queue should also get all the health facilities.

**Future perspective**

Benefits provided under a Dental insurance scheme should ideally include some or all of the following:

 1. Unlimited free dental consultation

2. Unlimited Digital X-Ray and OPG facility

3. Discount or a few free of cost teeth scaling

4. Discount on the routine dental check-up procedures

5. Discount on treatment of the infected tooth nerves – RCT.

6. Free of cost routine / non-surgical tooth extractions.

7. Any minor surgical procedures such as – Biopsy, Operculectomy

8. Management of small oral lesions and infections.

 9. Assured benefit at the time of needing greater dental work such as: braces, fixed partial / complete dentures and dental implants.

 There is no single reason behind the failure to promote Dental Insurance in India. Various reasons have cumulated over the years, leading to such poor current scenario.

Public Awareness

• Individuals have poor awareness about the benefits of good dental health.

 • People have poor concept of preventive and interceptive dentistry to limit progression of the disease.

 • Consultation is generally sought only to treat specific dental problem / manage pain rather than for routine dental check-up.

 • Other associated health risks due to poor oral health, are poorly understood by public. Health risks include: cancer, cardiovascular disease, respiratory infections, diabetic complications, pregnancy complications, infertility, erectile dysfunction, rheumatic arthritis etc.

• There is a lack of awareness about availability of dental insurance.

Policy Making

• Lack of appointment of dental officers at various levels of Health Care centres for primary dental care.

 • Inadequate research and data collection pertaining to prevalence of oral conditions.

• Improper utilization of government funds for the poor and middle class of Indian population.

 The stakeholders and public health professionals should join hands and frame a full proof policy to implement a method of providing Dental insurance to the population. Also, the dental institutions across the country should adopt villages in rural areas and in urban areas can introduce a “social security card system”.

In this, a family (wife, husband and two children) will be registered and dental treatment be provided at a controlled cost. Also, if the parents or any other dependants also live along with the registered family, they can also utilize the facility. In initial stages, providing dental treatment at a controlled cost should be focused and once this system gains momentum, the funds collected from this programme can act as a corpus for magnifying it to cover all the dental treatment costs. Also, like the Blue Cross and Blue Shield programme of the United Kingdom and United States of America, this programme can also invite dentists to register under this scheme and serve the population. India, being a rapidly developing nation, really needs a major overhaul of health infrastructure.

**Conclusion**

Abundant research has increasingly linked dental disease with heart attacks, stroke and low birth weight etc. Besides, a hole in our tooth can dig a bigger hole in our wallets. Increased routine dental office visits translate to better oral health for millions as they gain access to preventive and basic restorative services, thereby preventing progression of disease and escalated treatment costs.

 Since dental disease is so common, being protected by dental insurance and using it wisely is essential. Dental insurance provides an effective way to manage the rising costs of dental care, and it removes many of the excuses people come up with, for not visiting a dentist.

 Dental insurance can be very useful in times where substantial dental work needs to be done, even though a fairly hefty premium is to be paid for coverage. Choosing the right kind of dental insurance plan is vital. While a good number of insurance companies today offer dental insurance coverage in India, it is advisable to pick up the right one after detailed research. The company’s track record in providing insurance services and the mode of delivering those services (online / offline) are of vital importance.

 Various association and societies formed with the aim of promotion or dental health in India have a big task in hand to persuade the Insurance Regulatory and Development Authority (IRDA) and Insurance providers for starting of a comprehensive dental insurance plan which would be of great benefit to the citizens of India and also act as money spinner. Methods have to be devised to ease costs either by legislation or by the development of a variety of funding approaches. The financing of care in dentistry is well developed and well-practiced in developed countries like the United States.

 A vast and diverse country like India, needs a very thoughtful, well planned and aggressive approach to implement Dental Insurance in entirety. Very often we experience that one step at a timehelps us to overcome the obstructions in our life. History is witness to the fact, that to bring a revolution, one doesn’t have to do many things, they just have to think differently. The present generation is often seen to have been thinking “out of the box”. One revolutionary step towards this aspectcan surely bring a marked change in the social strata of health infrastructure.

“Believe you can and you’re halfway there.”

* Theodore Roosevelt

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