

Introduction of need for Dental Insurance in Dental Colleges of India

Anjana Goyal^{1*}, Jigyasa Gupta², Anushka Choudhary³, Kadambari H⁴, K S Ragesvari⁵, Ishu Gupta⁶

¹Head, Department of Biochemistry, Manav Rachna Dental College, Faridabad

²1st year BDS students, Manav Rachna Dental College, Faridabad

Received: 20-05-2019 / Revised: 21-6-2019 / Accepted: 25-06-2019

Abstract

Health is a fundamental human right. The colossal economic inequality in the form of income of individuals in India is the main reason for lack of basic necessities such as food, clothing, and shelter in addition to the healthcare and education to the poor. These people, who cannot afford to meet their both ends in a day, cannot afford for their basic healthcare including dental health. On the contrary, in the developed countries these are ensured through the various health care insurances. In India, the insurance policies featuring Dental treatment by famous insurance companies are very sparse and insufficient. To understand the existing basic policies available in India for financing any dental treatment, a study has been conducted of various health insurance companies with various pros and cons. It has been found that in India unlike developed countries, the policies are not strong enough to cater to the requirement of dental health care. With a view to above, an effort has been made to devise a policy in Manav Rachna Dental College, Faridabad which shall help the patients to realize the basic medical needs including dental treatment at a very affordable cost through the financing with the assistance of famous insurance company to benefit both the policy holder as well as the practitioner (college doctor students). The exact policy adopted in college has not been articulated in this article, however every college must make an effort to devise its own policy for the benefit of its patients and the dental doctor students, keeping in view their opportunities and limitations.

Keywords: dental insurance, policy holders, practitioner or institution

Introduction

As on today, India's population is 136.96 crores. India is no stranger to income inequality. While the poor aren't getting poorer, the bottom 50% of the global population bagged less than 1% of total wealth in 2016-2017. India's top 1% of the population now holds 73% of the wealth while 67 crore citizens, comprising the country's poorest half, saw their wealth rise by just 1%. Around 21.9% of India's population lives under the poverty line who does not even have enough to feed them daily let alone the medical assistance they might be requiring in times of need. So starting at a very basic level, a noble insurance policy can be executed encompassing people in need[1,2]

Paying the full price for Dental treatment can be challenging especially if major dental works need to be done. [3], [4]

History of various Insurance policies adopted in world is as under:[1]

1945- Start of voluntary prepaid comprehensive dental care in St. Louis, USA

1948- Establishment in England of a National Insurance Scheme including Comprehensive Dental Service

1948- Bissell B. Palmer of New York City founded group health dental insurance as open-panel prepayment system.

1949- Group Health Association, a consumer cooperative in Washington, established a clinic dental service, which soon changed from fee-for-service basis to prepayment.

1954- Washington State Dental Council organized Washington State Dental Services Corporation for helping administer prepayment dental care plan for children of International Longshoreman's Union Pacific

*Correspondence

Dr. Anjana Goyal

Head, Department of Biochemistry, Manav Rachna Dental College, Faridabad

E Mail: goyalanjana17@gmail.com

Maritime Association. This mechanism was soon found to be the best form of rendering dental care.

1966- Medicare brought medical care to the aged of the US without regard to the income. This did not include dentistry, but Medicaid did.

1973- Health Maintenance Organization Act was passed which provided government support for organizations providing standardized comprehensive care to the individuals in enrolled groups.

1989- Delta Dental Plan and other agencies were covering about 107 million beneficiaries.

However, fee for service continues to be the major mechanism of payment in many developing countries.[2]

Insurance

Insurance is basically a contract in which an individual or entity receives financial protection against losses

incurred on account of the enlisted damages caused to the insured entity for the insured sum from an insurance company. It is a means of protection from financial loss. In simple words, it is a means of sharing a predictable risk with others in the same policy.

Dental Insurance

Dental insurance covers a portion of cost associated with preventive, minor, and a part of some major dental care. It is a stand-alone policy which includes coverage for preventive care like routine exams, cleanings, and X-rays. Many dental insurance plans also include coverage for basic services like fillings and extractions, and major services like root canals, crowns, implants, gum surgery, Jaw surgery, surgical Removal of Pathology, surgical treatment of Clefts and many more.

Existing dental policies in India

Some of the dental insurances in India with pros and cons are as follows: [2]

S.No	Policy	Benefits	Limitations
1	ICICI Lombard General Insurance Health Advantage Plus policy	Allows OPD consultation with limits	Waiting period of 90 days for commencement of cover. Cosmetic treatment excluded like:- braces, teeth whitening etc.
2.	Bajaj Allianz Tax Gain Plan	Allows dental treatment under OPD	Excludes hospitalization costs for accidents causing dental trauma.
3.	Apollo Munich Maxima Plan	Allows for all dental treatment caused not due to accident	Hospitalization cost and Cosmetic treatment are excluded. Benefit upto 1,000/- per policy year
4.	Apollo Munich Easy Health Premium plan	Allows OPD consultation with limits	Waiting period of 3 years.
5.	Bharti Axa Smart Health	Allows for all dental treatment caused due to accident	Routine dental care excluded.
6.	ICICI Prudential Health Saver	Allows all dental treatment and consultations	Limited benefit starts after 3 completed years of policy, with 100% benefit only after 11 th year.
7.	LIC Health Protection Plus	Allows all dental treatment and consultations including for complete family	OPD coverage amount not mentioned separately.
8.	SBI Life Smart Insurance	Allows for all dental treatment caused not due to accident	Accidental coverage not included

There are existing government policies also such as ESI, CGHS, Pradhanmantri Suraksha Bima Yojna, Rajeev Gandhi Jeevandayee Arogya Yojna, Yashaswani Card and West Bengal Health Card but these are available only to the government employees.

Way forward

An Institute/Dental college should design a policy of its own policy for following reasons:

- A policy which can benefit both the college and the policy holder
- Designing a policy with minimum premium and maximum benefits such a

- Free consultations and basic treatments.
- Educate them for regular self care.
- Great reduction in cost of minor treatments.
- Minimum concession on major treatments.
- Benefit the people greatly
- It can help the college by increasing patient inflow which can help UG and PG practitioners.
- Also, education during regular checkup can help people maintain good oral hygiene and prevent major dental problems, which otherwise can benefit the practitioner to reduce costs and inspire or motivate to do a better service.

- Increases awareness and the demand for dental care.
- Marginal cost which includes in the original cost is an additional profit to the college or institution.

Conclusion

Thus, a dental insurance is a bridging, effective and attractive tool, which would help in managing the cost of dental care as it addresses the people's unaffordable cost to visit a dentist for their dental care. A policy at a low cost with better services will motivate and encourage people to have regular dental checkups. Regular dental checkup will not only help the people to have better preventive and restorative services, but also promote colleges / institutions to reach almost entire population. Many dental insurances are present in India but still a cost effective dental plan is very essential, especially for the lower class.

Conflict of Interest: None

Source of Support: Nil

References

1. Bharath Kumar Garla et al: Journal of International Society of Preventive and Community Dentistry. Dental Insurance: A systematic review. 2014;2(1):23
2. Bhavana Singh et al: IOSR Journal of Dental and Medical Sciences. 'Scope of Dental Insurance in India', 2018;17(10): 59-63
3. Bayat F. 'Impact of Dental Insurance on Adults' Oral Health Care in Tehran, Iran. Doctoral dissertation, University of Helsinki; 2010
4. Reshmi B, et al: Awareness, Attitude and their correlates towards health insurance in an urban south Indian population. Management in Health 2012; 4: 16
5. <https://www.uhc.com/individual-and-family/dental-insurance/what-is-dental-insurance>
6. <https://www.acko.com/articles/general-info/types-of-insurance/>
7. <https://www.nerdwallet.com/blog/health/dental-insurance/#works>