

Scope of Dental Insurance In India

Dr. Bhavna Singh¹, Govind Kumar Saxena²

¹ Assistant Professor, Department of Dental Surgery, MLN Medical College, Allahabad, U.P., India

² Phd Scholar Law, Amity University, Haryana, India

Corresponding Author: Dr. Bhavna Singh

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 health insurance and available under the general health insurance plans. Even with the available options, generally the costs arising due to a dental emergency/ accidents are covered, whereas routine dental ailments are usually left out. There exists a surging need for Government and private organizations to formulate extensive plans towards providing easy and affordable dental insurance schemes. Prevention and timely interception is the only possible way to limit progression of dental disease and escalated treatment costs. We will look into the current status, shortcomings and scope of dental insurance in India.

Keywords: Dentistry, Dental Insurance, India, Insurance Regulatory and Development Authority (IRDA)

Date of Submission: 05-10-2018

Date of acceptance: 20-10-2018

I. Introduction

Good health can be considered a fundamental right of every human being, oro-dental health being an integral part of the same. Having a great smile, not only instills confidence but also a feeling of self pride and accomplishment. However, the prohibitive cost of dental treatment has become a hindrance that deprives people from readily availing services from qualified clinicians. Some individuals do have dental insurance cover through their jobs but for most, only the medical expense may be partly covered by self-bought insurance plans while dental expenses are left to be paid from one's own pocket. Paying the full price for dental treatment can be overwhelming and challenging, especially if major dental work needs to be done.^{1,2}

Dental insurance refers to the cover provided for dental procedures (generally excluding cosmetic dentistry) that are deemed necessary by a dental professional. Procedures may be diagnostic, preventive or curative. 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.

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, thus protecting people from financial hardship caused by unexpected dental problems. However, this seems almost unheard of, in the Indian scenario.

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 upto a certain extent.

Each insurance provider has different terms and riders with the dental insurance coverage. Insured individuals are offered discounts on covered dental procedures, to be availed at recognized member institutions / dental centers and generally they do not need to make direct payments.

Basic Features and Benefits of a Dental Insurance Scheme

Important features of a good Dental Insurance Scheme:

1. Should be Cost effective
2. Wide scale of coverage to include
 - Routine dental treatment
 - Accidental dental expense

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 checkup 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.

Status of Dental Insurance Around The World³⁻⁶

Dental health insurance in *The United States of America* is regulated by norms formulated by the American Dental Association. In the 1960's, 4.5 million Americans had dental insurance which increased to 100 million in the 1980's. Recent data (2006) from National Association of Dental Plans shows that 57% of the population has dental coverage benefit.

There are two types of dental insurance available in USA – Fee for Service and Managed Care Plan. *OBAMA CARE* was introduced by US President Barack Obama in May 2007, to provide every citizen a means for insurance coverage. According to statistics compiled by the National Health Centre for Statistics in its 'National Health Interview Survey' having dental coverage is the single greatest factor in determining whether a person sees a dentist or not.

In *Sweden*, since 1938, school-age children have been protected by a '*dental care program*' under the supervision of the National Board of Health. The program provides for systematic, free, annual dental care between 6-16 years of age, reduced treatment prices between 17-19 years, fixed treatment rates for adults and 75% reimbursement during pregnancy.

Health care is completely Government regulated in Sweden and private practice is not allowed. The 1973 legislation provides dental insurance for all citizens, aged 20 and above, while the dental care program will provide free dental care upto 19 years of age. Despite recent changes in policies, only the very rich can afford private practitioners in dentistry.

Since 1948 dental care in *U.K.* has been included under the National Health Service (NHS) which is largely funded through general taxation. There are three types of dental insurance plan available in U.K. :- General Dental Service (GDS), Community Dental Service (CDS) and Hospital Dental Service (HDS). Most patients contribute to the cost of GDS dental care through co-payments. Children less than 18 years old, pregnant or nursing mothers receive general dental care without any charge. The CDS provides dental services to special groups (such as special needs children) or where access to the GDS is poor. Access to hospital-based acute dental services (such as dental surgery) is free in U.K.

In *India* people usually seek dental care only in extreme cases of pain and more emphasis is given to treating dental disease rather than preventing the same. If dental insurance is made available, people would be more than ready to seek preventive and prophylactic dental care, thus reducing the progression of dental disease and increased future expenses towards dental treatment. India being a very price sensitive market and affordability being an important factor, insurance would be a boon for one and all.

II. Dental Insurance Schemes Available In India

Many medical insurance policies are available in India. However, there are very few insurance providers that cover dental procedures, with none of the major insurance companies offering exclusive dental cover. More often than not, dental treatment is covered only in the event of accident and usually limited to repairing the damage caused.^{7,8}

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.

Health Insurance Policies Available in India that Accommodate Dental Insurance Cover

<i>Sl no.</i>	<i>Policy</i>	<i>Covered Dental Benefits</i>	<i>Limitations</i>
1.	ICICI Lombard General Insurance Health Advantage Plus policy	Reimburses dental consultation and treatment charges under Out Patient Treatment, which can be claimed only once per year during the period of insurance.	Waiting period of 90 days for commencement of cover. No claim 30 days after the expiry of Insurance. Cosmetic treatment excluded like:- braces, teeth whitening etc.
2.	Bajaj Allianz Tax Gain Plan	Dental surgery or treatment of all sorts under OPD and Dentures etc are included	Excludes hospitalization costs for accidents causing dental trauma
3.	Apollo Munich Maxima Plan	Specialist Cover - takes care of specific dental treatments as long as they have not been caused by any accident.	Hospitalization cost and Cosmetic treatment are excluded. Benefit upto 1000/- per policy year
4.	Apollo Munich Easy Health Premium plan	Covers dental treatment on outpatient cover basis up to a maximum of Rs.5000/- (including x-ray, filling, extraction & RCT)	Waiting period of 3 years.
5.	Bharti Axa Smart Health	Covers dental care only when caused due to some kind of accident.	Routine dental care excluded
6.	BSLI Saral Health Plan	Covers dental OPD treatments like check-ups, small surgeries, treatments e.t.c.	Cover benefit starts from 6 th year onwards
7.	ICIC Prudential Health Saver	Dental expenses incurred in the form of treatments, consultations, surgeries are covered under this policy.	Limited benefit starts after 3 completed years of policy, with 100% benefit only after 11 th year.
8.	LIC Health Protection Plus	Covers all dental expenses incurred. Can combine health cover for entire family.	OPD coverage amount not mentioned separately.
9.	SBI Life Smart Insurance	Covers dental expenses as long as it has not been caused by an accident.	Accidental coverage not included
10.	Chola MS Travel Insurance	Dental expenses incurred while on travel is covered by this policy, under all types of plan (Gold, Silver, Annual Multi-trip) listed.	Only travel period is covered.

OCare, an Insurance Provider As A Service (IPASS) platform has recently launched India's first 'Dental Insurance Plan'. It is a group insurance product, offering insurance upto 25,000/- a year with 1699/- annual premium and 100% tax benefit on the premium amount paid. Procedures like extraction, complete / partial denture, RCT, crown, bridge etc are covered including pre-existing dental conditions. It covers 2 dental check-ups per year plus a loyalty card redeemable on dental services. OCare's plan was initially launched in Maharashtra at village level, through respective gram panchayats, with a view to make dental treatment accessible and affordable to all,. Presently it is offered only to corporate, schools, colleges, institutes etc and later intended to include dental insurance cover to individuals.

Government Schemes

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

- ESI
- CGHS
- Pradhanmantri Suraksha Bima Yojna
- Rajeev Gandhi Jeevodayee 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 if 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.

A popular feature is the Fee-for-Service dental insurance coverage that accounts for a certain percentage of savings on the charges claimed for dental treatment procedures. As part of this policy, the person covered under the dental insurance policy can visit the dentist concerned and pay a discounted service and consultancy charge. It also allows the freedom to change the dentist according to the convenience and

preferences of the insured, without even notifying the insurer. The only condition that is stipulated is that the dentist has to be duly licensed according to the terms of the dental insurance company.

Oral Physician – Concept & Role In Dental Insurance^{9,10}

Oral medicine and oral radiology are distinct specialties in many parts of the world, but a combined specialty in India. An Oral Physician is a dentist who is adequately trained in stomatology, general and oral medicine, radiology, with good knowledge of pharmacology and applied pathology to manage a variety of stomatological disease that falls outside the scope of routine dentistry and general medicine.

An oral physician is well acquainted with the situation from patient as well as doctors point of view and can best assist government as well as insurance companies in appropriate policy making pertaining to dental insurance. The concept of Oral Physician and their participation in research projects should be encouraged in India.

III. Results

(of surveys Conducted on Oral Health and Dental Insurance Awareness)

Few random surveys were conducted to ascertain the awareness and views of clinicians and patient towards dental insurance in India.

1. Patients

85 random patients, visiting private dental clinics were questioned regarding the importance and utility of dental insurance.

- Around 73% of the patients were seeking treatment in private hospitals /clinics due to limited treatments available in government hospitals and found dental treatment to be very expensive.
- None of the patients had any dental insurance and most were not even aware about the same.
- Around 90% were in favor of implementation of dental insurance.
- More than 92% agreed that they would certainly avail regular dental checkups and preventive / interceptive treatment if it is covered by insurance.

2. Private Practitioners

More than 60 Private practitioners were questioned about their awareness of dental insurance and their views regarding this were noted.

- 98% practitioners were in favor of dental insurance and thought it to be beneficial for the patient.
- However, only 20% were aware of existing dental insurance options in India
- Around 80% were in favor of dental insurance for both regular and cosmetic dentistry and 87% believed that Oral Physicians should be consulted in the formulation and execution of these policies.

3. Health Insurance Executives

Health insurance executives of various insurance companies were questioned about the availability of various dental insurance policies and their awareness about the role of an oral physician in formulating policies and their execution.

- None of the executives was aware of Oral Physician and thus unaware regarding the role an oral physician can play in dental insurance

IV. Discussion

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.¹⁰⁻¹³

1. Public Awareness

- Individuals have poor awareness about the benefits of good oral / dental health.
- People have poor concept of preventive and interceptive dentistry, to limit progression of disease.
- Consultation is generally sought to treat specific dental problem / manage pain rather than for routine dental checkup
- Other associated health risks due to poor oral health, are poorly understood by public at large. 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.

2. Policy Making

- Lack of appointment of dental officers at various levels of Health Care centers for primary dental care.
- Inadequate research and data collection pertaining to prevalence of dental disease.
- Improper utilization of government funds for the poor and middle class in India.

- Failure to tie-up with corporate hospitals for treatment of the poor patients (following the Economist Model proposed by Dr. Devi Prasad Shetty)

3. *Lack of appropriate Coordination with Government*

- Insufficient number of dental Camps to educate public about importance of dental health.
- Non-effective dental plans (countries like UK and USA have dental policies, which lay down a reasonable common set of features, which are to be followed by the employers while providing dental plans to the employees).
- Lack of uniformity in treatment standards and treatment charges for addressing the Dental Insurance Claims

People have shown a positive attitude towards the implementation of a plan for dental insurance in India. There exists a strong positive relationship between insurance and demand for proper dental care. Dental insurance can definitely bring oral health care awareness at the ground-level. It can serve as a reason or motivation to visit dentist regularly which will be an effective preventive measure against poor oral health. We cannot overestimate the true effect of insurance in the usage of dental services in India. Radical steps must be taken to simultaneously educate the public at large about the significance of oral health, timely treatment as well as make good dental insurance cover available by government and private agencies.

V. Conclusion

1. 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.
2. 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 a detailed research. The company's track record in providing insurance services and the mode of delivering those services (online / offline) are of vital importance.
3. 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 in these gloomy days of recession and post-demonetization slowdown.

References

- [1]. Bayat F. Impact of Dental Insurance on Adults' Oral Health Care in Tehran, Iran. Doctoral Dissertation, University of Helsinki; 2010.
- [2]. Reshmi B, NAIR NS, Sabu KM, Unnikrishnan B. Awareness, attitude and their correlates towards health insurance in an urban south Indian population. *Management in Health* 2012;4:16.
- [3]. Chapin R. Dental benefits improve access to oral care. *Dent Clin North Am* 2009;53:505-9.
- [4]. Locker D, Maggiri J, Quiñonez C. Income, dental insurance coverage, and financial barriers to dental care among Canadian adults. *J Public Health Dent* 2011;71:327-34.
- [5]. Garla BK, Satish G, Divya KT. Dental insurance: A systematic review. *J Int Soc Prev Community Dent* 2014;4 Suppl 2:S73-7.
- [6]. Birch S, Anderson R. Financing and delivering oral health care: What can we learn from other countries? *J Can Dent Assoc* 2005;71:243, 243a-d.
- [7]. Toor RS, Jindal R. Dental insurance! Are we ready? *Indian J Dent Res* 2011;22:144-7.
- [8]. Raju HG. Oral health insurance in India. *Annals and Essences of Dentistry* 2010;2:208-10.
- [9]. Gupta M, Ahuja R, Gupta M, Aggarwal A, Pachauri A, Jyoti B. "Role & Scope of Oral Physicians in education & research". *THE CUSP* 2013;Vol 10(2):13-15.
- [10]. Bailoor DN, Shrivastava K, Handa H, Raghuvanshi V. Can dental insurance transform essential dental care in india? Assessing the role of oral physicians: A cross-sectional study and review. *Int J Innov Res Dev* 2014;7:303-7.
- [11]. Rao MG, Choudhury M. Health care financing reforms in India. National Institute of Public finance and policy working paper. 2012:2012-100.
- [12]. NDevadasan KE, Van Damme WI, Criel B. Community Health Insurance in India. *Economic and Political Weekly*. 2004;10:3179.
- [13]. Ananda S, Abhishek N. Developing a viable dental insurance plan: An explorative study for Indian market. *Madras Univ J Bus Finance* 2014;2:1-14.

Dr. Bhavna Singh. "Scope of Dental Insurance In India. " *IOSR Journal of Dental and Medical Sciences (IOSR-JDMS)*, vol. 17, no. 10, 2018, pp 59-63.