

A review on understanding dental insurance need in India

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Abstract

Health is a fundamental human right and oral health is an integral part of general health. The Insurance Regulatory and Development Authority of India defines “health insurance” as the insurance which provides benefits against medical, surgical and hospital expenses at the time of illness. Dental insurance is a type of insurance that guards against dental expenses. It provides protection against the cost of medical care, the management of oral disease, and dental accidents. The National Health Centre for Statistics reports that, having dental coverage is the single biggest factor in influencing whether a person visits a dentist in their "National Health Interview Survey". The main objective of this

review paper was to assess the perspective of oral health insurance schemes in India. For this, The electronic search was carried out in PubMed, Medline, Embase, Cochrane Library, ScienceDirect and Google scholar databases, and papers dated till April 2023 were selected. It was revealed that the total rise in insurance plan Enrollment will reduce worries about oral wellness' affordability while significantly increasing the number of people who seek dental treatment each year. Dental health is still not a priority for the government while many people do purchase expensive family health insurances, oral health issues receive little attention and are addressed carelessly. Despite its focus on healthcare. The government should consider steps to enhance this

sector. This could not only help reduce treatment cost , but it will also encourage individuals to see a dentist when they need one.

Keywords: Dental insurance, Dental finance, Insurance schemes, Dental awareness, Dental payment

Introduction

Health is a fundamental human right and oral health is an integral part of general health.¹ The Insurance Regulatory and Development Authority of India defines “health insurance” as the insurance which provides benefits against medical, surgical and hospital expenses at the time of illness.² 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.³ Dental insurance is a type of insurance that guards against dental expenses. It provides protection against the cost of medical care, the management of oral disease, and dental accidents. The exorbitant expense of dental care, has turned into a barrier that prevents people from utilising the services of trained practitioners.

In the Western world, dental insurance is one of the most popular types of medical insurance. In, developing countries like India, dental insurance is still not widely available as part of medical treatment.⁴ Paying the full cost of dental care causes financial burden to the individuals ,if extensive dental work is required.³ If dental insurance is made available to everyone in the country , people will be more than ready to seek out preventative care, which will lessen the burden of dental illnesses and keep the expenses of future dental treatment at a minimum.

The National Health Centre for Statistics reports that having dental coverage is the single biggest factor in influencing whether a person visits a dentist in their

“National Health Interview Survey”.⁵ Fee for service is the predominant form of payment mechanism . Due to high costs, preventive actions are not implemented, which results in a poor utilisation rate of dental services by the public. Despite the fact that every year, about 25,000 dental students graduate, the majority of Indians lack access to basic oral health care. India being a price-sensitive market, It’s ability to afford insurance would be a blessing forever.⁴

Lantz et al. stated that provision of oral health care is a “necessary component of population health”.⁵ Access to dental care is more important due to its effectiveness in treating pain and restoring function in cases of oral infections (such as toothaches) as well as its capacity to prevent disease with tried-and-true methods.⁵

Methodology

The electronic search was carried out in PubMed, Medline, Embase, Cochrane Library, ScienceDirect and Google scholar databases, and papers dated till April 2023 were selected. The search descriptors used in the following Table 1 were combined based on the goal of the current systematic review.

Table 1: Search strategy

PubMed, Medline, Embase, Cochrane Library ScienceDirect and Google scholar databases between year 2011 and 2023
Dental Insurance, Oral Health Insurance, Insurance, Health insurance (And) Finance in dentistry, oral healthcare delivery system across the world

We found thirty peer reviewed articles on the topic, out of which nine were used in the review. The internet was employed to obtain the necessary insights into the subject because it provides such a huge array of material. The sources on the internet, written by professionals and published on reliable websites and journals, have been

mentioned in the references. The citations have been kept to a time frame of the last twelve years.

Dental Insurance Scheme Should Include Following Characteristics and Benefits

Standard characteristics of an ideal dental insurance scheme :

- 1) Cost-effective
- 2) Comprehensive (that should include)
 - **Regular dental care**
 - **Accidental dental care**

Benefits of dental insurance scheme

1. Equitable distribution of oral health treatment irrespective of socioeconomic status or geography.
2. Encouraging individuals to develop positive attitude.
3. Allows frequent visits to the dentist for the early implementation of preventive treatments.
4. Patients will become aware about their treatment options.
5. Simple preventive measures and a few cosmetic procedures are covered.
6. Affordability and accessibility of dental insurance would provide good dental health to the individuals.

Grading of Dental Insurance Around The World

The American Dental Association had established standards that govern dental health insurance in the country. According to data from 2020 provided by the National Association of Dental Plans, 57% of people have dental insurance.⁶

- In USA, there are two different types of dental insurance:

Managed care plans and Fee-for-service plans.

OBAMA CARE : US President Barack Obama announced **OBAMA CARE** in May 2007, in order to provide every person with access to dental insurance.³

- In Sweden , a "dental care programme" was run by the National Board of Health since 1938 to protect

young children. The programme allows for organised, yearly dental care that is free for children aged 6 to 16 years, as well as reduced treatment expenses for children aged 17 to 19, fixed treatment prices for adults, and 75% payback during pregnancy.³

- In United Kingdom, National Health Service (NHS) was established and was largely funded by wide taxation. There are three different types of dental insurance policies that are available in U.K. These include:

- **General Dental Service (GDS),**
- **Community Dental Service (CDS), and**
- **Hospital Dental Service (HDS) .**

Most patients use co-insurances to increase the cost of GDS dental care. General dental care is provided without charge to children under the age of 18, pregnant women, and nursing mothers.⁶

Grading of Dental Insurance In India: In India, there are many different insurance packages available. There are some universal aspects of dental insurance in India, despite the fact that the approaches and highlights vary from organisation to organisation.⁶

The plans offered in India include:

- 1) Stand Alone
- 2) Dental Insurance in Conjunction with General Health Insurance
- 3) Payment For Service

Stand Alone dental insurance plan : It pays for costs like periodontitis and the removal of permanent teeth owing to caries, among other things. The amount of the reimbursement expense and the length of the coverage are set forth in this plan. In most cases, the well-known manufacturers of dental care products, along with one of the insurance companies, offer the plan.⁷

Dental Insurance in Conjunction with General

Health Insurance: The general insurance firms offer this as a component of their own general health insurance plans, such as the Health Advantage Policy or the Student Medical Plan. Through this programme, dental costs can be claimed in addition to other types of reimbursements, such the price of prescription drugs or hospitalisation. According to the income tax act, this plan also provides tax advantages up to a specific fixed sum.⁷

Payment For Service dental insurance coverage: This accounts for a set amount of savings on the fees claimed for dental care operations.

- The individual insured by the dental insurance coverage is able to see the dentist and pay a reduced service and consultation fee.
- Freedom to switch the insurance company-approved dentist in accordance with personal preferences and conveniences without even informing the insurance provider.⁷

Dental Health Insurance Schemes In India

In India, there are a variety of medical insurance options. However, only a small number of insurance firms offer exclusive dental coverage, and none of the big insurance providers do so. The majority of the time, dental care is only covered in the event of an accident and is typically only intended to fix the harm that has been done.³

Hindustan Lever (HLL) announced the beginning of a dental insurance programme on October 9, 2002. Through a partnership with New India Assurance,

customers can receive Rs. 1,000 worth of free dental insurance with every purchase of Pepsodent toothpaste. They paid for the costs of medicine and the extraction of a permanent tooth due to severe caries and periodontitis, but not in cases of cosmetic dentistry or accidents, and the maximum age was 50. The programme no longer exists.⁴

ICICI Lombard Dental Insurance Cover reimburses dental treatment costs once per policy period.

Apollo DKV Health Insurance covers dental treatment with a three-year waiting period.

OCARE Dental insurance was India's first, independent Insurance Process as a Service (IPAAS) platform. The platform covered a complete range of dental health services that included dental insurance, network dentistry and oral health education in India. OCARE was the first to provide India's first Group Dental Insurance. It is currently offered as a group insurance to corporates, colleges, schools.

Few highlights of this plan:

1. Covers pre-existing conditions
2. No waiting period

During the National dental Health Care Program's pilot phase, our politicians frequently prioritised other issues before dental health. They are uninformed about how dental issues affect general health, which has an adverse effect on dental public health initiatives.⁵

Health Insurance Plans In India With Dental Insurance Cover⁸

Dental Health Insurance Plans	Dental Insurance benefits Covered	Sum Insured (Rs.)
Aditya Birla Active Health Platinum Enhanced Platinum Plan	Dental Consultation/ and Investigations	Rs 15 Lakh and above- Rs 2 Crore
Bajaj Allianz Health Care Supreme Plan	Part of the base plan OPD dental consultations & procedures	Rs 35 Lakh - Rs 50 Lakh

Bharti AXA Health AdvantEDGE Plan	OPD expenses for dental (Optional Benefit)	5 lakh - 3 crore 0/5% of SI or Rs 1 Lakh
Care Plus Health Insurance Plan	OPD dental treatments	5 lakh – 25 lakh
Chola MS Privilege Healthline Plan	Outpatient dental expenses 10,000 every 2 yrs.	Rs 5 Lakh - Rs 25 Lakh
Digit Health Care Plus Plan	Outpatient Dental treatments Cover	N/A-
Edelweiss HealthPlus Plan	Outpatient dental expenses	5 lakh – 1 crore
Future Generali Health Total Plan	Outpatient dental consultations and diagnostics	15 lakh – 1 crore
IFFCO Tokio Individual Medishield Insurance Plan	Dental services	50,000 – 50 lakh
Kotak Mahindra Health Premier Plan	Outpatient dental expenses	N/A-
Liberty HealthPrime Connect Plan	Dental expenses	10 lakh – 1 crore
Magma HDI OneHealth Insurance Plan	Outpatient dental treatment	10 lakh - 1 crore
ManipalCigna ProHealth Insurance Plan	Dental treatments	2 lakh – 1 crore
National Parivar Mediclaim Policy	Outpatient dental treatment	1 lakh – 10 lakh
New India Premier Mediclaim Policy	OPD dental treatment	15 lakh – 1 crore
Niva Bupa Health Premia Insurance Plan	OPD dental treatment and diagnostic services	5 lakh – 3 crore
Oriental Mediclaim Insurance Policy	Accidental dental surgery	1 lakh – 10 lakh
Raheja Health QuBE Insurance Plan	Accidental dental expenses	1 lakh – 50 lakh
Reliance Digital Care Management Policy	OPD dental consultations	Rs 1000 - Rs 500
Royal Sundaram Lifeline Health Insurance Plan	Dental OPD treatments	25 lakh – 1.5 crore
SBI Arogya Plus Plan	OPD dental treatments	1 lakh – 3 lakh
Star Comprehensive Insurance Plan	Outpatient Dental treatment Cover (Rs 5,000- Rs 10,000)	Rs 5 lakh — 1 crore 25 Lakh
Tata AIG Medicare Premier Plan	It covers dental surgeries as well as dental procedures, such as root canal treatments, fillings, tooth extractions, etc.	5 lakh – 50 lakh

United India Individual Health Insurance Policy	This policy covers dental expenses only if it results from an injury.	2 lakh – 20 lakh
Universal Sompo Complete Healthcare Insurance Plan	Dental treatment resulting from an accidental injury. covers the cost of outpatient dental treatments, except for cosmetic treatments.	1 lakh – 10 lakh

National Oral Health Programme(NOHP) :: National Health Mission

The Indian government launched a national oral health programme in the year 2014-15 to offer integrated, comprehensive oral health treatment in exciting healthcare facilities.⁹

- ✓ To strengthen the factors affecting dental health
- ✓ Lowering the morbidity of oral illnesses
- ✓ Integrating oral health promotion and preventive services within the broader health care system
- ✓ To promote the use of the Public Private Partnerships (PPP) model for improving oral health.

Government Schemes

The cost of receiving dental care is reimbursed to those employed under government. Various government programmes are:

- ✓ Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (Ayush Bharat -PM-JAY)
- ✓ CGHS (Central Government Health Scheme)
- ✓ ESI (Employee's State Insurance Scheme)
- ✓ ECHS (EX-Servicemen Contributory Health Scheme)
- ✓ SBI Arogya plus plan

Some of these programmes have accredited clinics where beneficiaries can go for cashless treatment, while others repay based on a set amount for any specific procedure and a person is free to get any dentist of his or her choosing. The reimbursement of dental treatment costs is also advantageous to employees of organisations

like the Government colleges , Bank , judges, and other court officials, etc.

Indemnity plans

This kind of dental insurance pays the dentist's office on a customary fee-for-service basis. The client or employer pays a monthly payment to the insurance provider, who then reimburses the dental office (dentist) for the services provided. For a covered procedure, an insurance company typically covers between 50 and 80% of the dental office (dentist) expenses; the remaining 20 to 50% is reimbursed by the patient.

The deductible amount for these policies frequently fluctuates from one plan to the next and is predetermined or established. The number of services that can be covered by indemnity plans can be restricted within a given year, and the dentist may be paid according to a number of different fee schedules.¹⁰

DHMO (Dental health maintenance organization)

These insurance programmes, commonly referred to as "capitation plan".Through a designated provider office (dentist), they offer fully comprehensive dental treatment to enrolled patients. These plans do not include coverage of services provided by dental care outside the dental plan network.¹⁰

PPP (Preferred provider organizations)

Preferred Provider Organisations (PPO) is a type of dental HMO that lies in the middle of indemnity plans and dental HMOs. With the help of a predetermined panel of dentists, this strategy enables a specific patient group to get dental care. To this particular patient base,

the participating dentist will offer lower rates than usual, saving the plan buyer money.

If the patient chooses to see a dentist who is not designated as a "preferred provider," that patient may be required to pay a greater share of the fee-for-service. The group of dentists provides services at a deeply discounted rate, giving the patient substantial savings as long as he/she stays in their network.¹⁰

Unlike the more restrictive DHMO, here the patient can go out of the network and still receive some benefits.

Dental discount

This kind of dental plan is not insurance. The managing organisations haggle with neighbourhood dental practises to agree on a defined price for a certain dental operation and provide substantial reductions (some as high as 70%) off the standard pricing code.¹⁰

DRP (Direct reimbursement plans)

A dental care that is usually entirely funded by employers and allows you to choose any dentist without the hassle of a network. This is a self-funded benefit plan and not an insurance plan. In DRP, an employer pays for dental care with his/her own funds, rather than paying premiums to an insurance company or third party administrator. The patient (employee) pays the full amount directly to the dentist, then gets a receipt detailing the services rendered and their cost paid. The employer reimburses the patient for part or all the dental costs, depending on your specific benefits.¹⁰

Discussion

India needs a low-cost insurance plan for similar schemes to provide quality oral healthcare. Dental insurance has the potential to improve the nation's overall oral health on a wider scale than only the economic aspect of the problem. It is obvious that receiving financial assistance will prevent those necessary urgent treatments from being put off.

Garla et al. (2014) stated that Fee for service is still the main sort of payment system in developing nations like India.¹ Most people only occasionally visit dentists for curative services. Due to high costs, preventive measures are not given much weightage, and as a result, a small percentage of the population still uses dental services. Therefore, it is believed that dental prepayment programmes are a useful tool for making dental care more accessible to more people. Therefore, third-party payment for dental treatments occurs when a company rather than the patient pays the dentist.

A recent study conducted by Suri V et al. (2017) Concluded that, those who have dental insurance see dentists more frequently than those who don't⁵. Orthodontic care and cosmetic surgery are typically not covered by insurance plans for children (and if they are, the premiums are typically costly). Dental care policy choices were largely disregarded in discussions of public health policy, despite the prevalence of oral problems and the considerable amount of money spent on dentistry.⁴

India's population suffers from dental troubles because people are unaware of the need for preventive oral care and prompt treatment of minor tooth problems. Additionally, most people put off seeking dental care out of fear of paying expensive fees, which raises the cost. Due to public ignorance and unregulated treatment costs, gum disorders are more common in developing nations like India. People sometimes find it easier to lose teeth or have extractions done than to visit a dentist every six months for a checkup and cleaning, which helps to prevent tooth loss. Most people are afraid about the financial impact of extensive treatments like braces, RCT, dental implants, dental sealants, etc. To put it more bluntly, the total rise in insurance plan enrollment will reduce worries about oral wellness' affordability while

significantly increasing the number of people who seek dental treatment each year. The above-mentioned could assist India in joining countries like the United States that have a high dental penetration rate.

Conclusion

Dental health is still not a priority for the government while many people do purchase expensive family health insurances, oral health issues receive little attention and are addressed carelessly. Despite it focus on healthcare. The government should consider steps to enhance this sector. In order to speed up the adoption of dental insurance in the country , the government should consider providing a 200% discount on dental insurance premiums. This could not only help reduce treatment cost , but it will also encourage individuals to see a dentist when they need one.

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