



## International Journal of Applied Dental Sciences

ISSN Print: 2394-7489  
ISSN Online: 2394-7497  
IJADS 2023; 9(2): 271-275  
© 2023 IJADS  
[www.oraljournal.com](http://www.oraljournal.com)  
Received: 05-02-2023  
Accepted: 11-03-2023

**Dr. Rangoli Srivastava**  
Department of Public Health  
Dentistry, Teerthanker  
Mahaveer University,  
Moradabad, Uttar Pradesh,  
India

**Dr. Pradeep Tangade**  
Department of Public Health  
Dentistry, Teerthanker  
Mahaveer University,  
Moradabad, Uttar Pradesh,  
India

**Dr. Surbhi Priyadarshi**  
Department of Public Health  
Dentistry, SGT University,  
Gurgaon, Haryana, India

**Dr. Priya Agarahari**  
Department of Public Health  
Dentistry, Teerthanker  
Mahaveer University,  
Moradabad, Uttar Pradesh,  
India

**Dr. Tannu Kumari**  
Department of Public Health  
Dentistry, Teerthanker  
Mahaveer University,  
Moradabad, Uttar Pradesh,  
India

**Dr. Verma Malti Sanjeev Kumar**  
Department of Periodontology,  
Chandra Dental College,  
Lucknow, Uttar Pradesh, India

**Corresponding Author:**  
**Dr. Rangoli Srivastava**  
Department of Public Health  
Dentistry, Teerthanker  
Mahaveer University,  
Moradabad, Uttar Pradesh,  
India

### Protect your smile and your wallet: A review on dental insurance in India

**Dr. Rangoli Srivastava, Dr. Pradeep Tangade, Dr. Surbhi Priyadarshi, Dr. Priya Agarahari, Dr. Tannu Kumari and Dr. Verma Malti Sanjeev Kumar**

DOI: <https://doi.org/10.22271/oral.2023.v9.i2d.1738>

#### Abstract

Dental insurance is a type of insurance policy that provides financial coverage for dental care expenses. Dental insurance plans may cover a range of dental care services. With dental procedures becoming increasingly expensive, having dental insurance can provide financial security and peace of mind. Dental insurance plans are available in India for individuals, families, and groups, and it is important to carefully review the coverage offered, premiums and deductibles, exclusions, and the reputation of the insurance provider when choosing a plan. In addition, the article explains the claim process and the premiums associated with dental insurance plans. It highlights the importance of regular dental check-ups and provides tips for maintaining good oral health to reduce the need for expensive dental procedures. Finally, the article answers some frequently asked questions about dental insurance in India. Overall, this article aims to educate readers about the importance of dental insurance and to provide practical advice for choosing and using dental insurance to cover the costs of dental care in India.

**Keywords:** Dental insurance, health insurance, routine dental checkup, cost benefits

#### 1. Introduction

Dental insurance can be referred as that type of insurance related to one's health which includes the price range related to dental care and treatments. In India, dental insurance is typically offered as a part of broader health insurance plans. Dental insurance policies can help individuals and families manage the costs of routine dental check-ups, cleanings, and other dental treatments, as well as unexpected dental emergencies <sup>[1]</sup>.

Dental insurance policies in India may cover a range of dental treatments, including fillings, extractions, root canal treatments, and orthodontic treatments such as braces. However, it's important to note that dental insurance policies may also have certain exclusions, such as cosmetic dental procedures, pre-existing dental conditions, and injuries caused by participating in high-risk activities <sup>[2]</sup>.

Choosing the right dental insurance plan can be an important decision, as it can help individuals and families manage the costs of dental care and treatments. Factors to consider while selecting a dental insurance plan in India include coverage, premiums, waiting periods, and the claim process.

Regular dental check-ups and maintaining good oral hygiene are important for preventing dental problems and maintaining overall health. While dental insurance can help cover the costs of dental treatments, it's important to also to maintain good oral health, take precautions like routine dental exams, daily flossing and daily brushing, and a balanced diet.

#### Understanding Dental Insurance Coverage

Dental insurance coverage refers to the range of dental treatments and services that are included in a dental insurance policy. The coverage provided by dental insurance policies in India can vary depending on the type of plan chosen and the insurance provider.

Some of the dental treatments and services that may be covered under dental insurance policies in India include:

1. Routine check-ups and cleanings
2. Fillings and restorative procedures
3. Extractions
4. Root canal treatments
5. Gum treatments
6. Crowns and bridges
7. Orthodontic treatments such as braces

It's important to note that dental insurance policies may also have certain exclusions, such as cosmetic dental procedures, pre-existing dental conditions, and injuries caused by participating in high-risk activities. It's important to carefully review the terms and conditions of a dental insurance policy to understand what is covered and what is not.

The extent of coverage provided by dental insurance policies can also vary based on the type of plan chosen. Some common types of dental insurance plans available in India include:

1. **Indemnity plans:** These plans allow individuals to choose their own dentist and typically offer a higher level of coverage for out-of-network providers.
2. **Preferred provider organization (PPO) plans:** These insurance policies feature an extensive list of dentists and give dentists who are in-network with reduced prices.
3. **Health maintenance organization (HMO) plans:** There is a community of specialists of dentistry in these programmes and typically requires individuals to choose a primary care dentist and receive care within the network.

It's important to carefully review the coverage offered by each plan and select the one that best meets your dental care needs and budget <sup>[3, 4]</sup>.

#### Common exclusions in dental insurance policies

While dental insurance policies in India offer coverage for a range of dental treatments and services, there are also certain exclusions that are not covered by most policies. Understanding these exclusions can help individuals make informed decisions when selecting a dental insurance plan.

Here are some common exclusions in dental insurance policies:

1. **Cosmetic dental procedures:** Most dental insurance policies do not cover cosmetic dental procedures such as teeth whitening, veneers, and cosmetic bonding.
2. **Pre-existing dental conditions:** Dental insurance policies may not cover treatments for pre-existing dental conditions that existed before the policy was purchased.
3. **Dental implants and dentures:** Dental insurance policies may not cover the cost of dental implants or dentures, as these are considered to be prosthetic devices.
4. **Oral surgeries:** Some dental insurance policies may not cover the cost of oral surgeries such as wisdom tooth removal or jaw surgery.
5. **Treatment for temporomandibular joint (TMJ) disorders:** Many dental insurance policies do not cover treatments for TMJ disorders.
6. **Injuries caused by participating in high-risk activities:** Dental insurance policies may not cover injuries caused by participating in high-risk activities such as extreme sports or other dangerous hobbies.

It's important to carefully review the terms and conditions of a dental insurance policy to understand what is covered and what is not. Individuals should also consider their specific

dental care needs and budget when selecting a dental insurance plan <sup>[5, 6]</sup>.

#### Types of Dental Insurance Plans Available In India <sup>[7, 8]</sup>

In India, there are several types of dental insurance plans available to individuals and families. Understanding the different types of plans can help individuals select a plan that best suits their dental care needs and budget. Here are some common types of dental insurance plans in India:

1. **Indemnity plans:** Indemnity plans offer the most flexibility in terms of dental care providers, as they allow individuals to choose their own dentist. With an indemnity plan, the insurance company pays a portion of the price of the dental procedure, with the patient covering the balance. Indemnity plans may have higher premiums, but they typically offer a higher level of coverage for out-of-network providers.
2. **Preferred provider organization (PPO) plans:** PPO plans have a network of dentists who have agreed to provide services at a discounted rate. Individuals who use in-network providers may have lower out-of-pocket costs, while those who use out-of-network providers may have higher costs. PPO plans typically have lower premiums than indemnity plans.
3. **Health maintenance organization (HMO) plans:** HMO plans have dental professionals in an alliance, and individuals are required to choose a primary care dentist who will coordinate their dental care. HMO plans typically have lower premiums than other types of plans, but individuals may have limited choices in terms of providers.
4. **Dental discount plans:** Dental discount plans are not technically insurance plans, but they offer discounts on dental treatments and services at participating providers. Individuals pay a monthly or annual fee to join the discount plan and then receive discounts on dental treatments and services.

When selecting a dental insurance plan, it's important to consider factors such as coverage, premiums, deductibles, and co-payments. Individuals should also carefully review the terms and conditions of each plan to understand what is covered and what is not.

#### Factors to consider while choosing a dental policy plan <sup>[9, 10]</sup>

Making the best selection about dental coverage may be crucial for people as well as their families. Here are a few things to take into account while choosing an oral insurance policy in India:

1. **Coverage:** One of the most important factors to consider is the coverage offered by the plan. Individuals should review the plan to determine which dental treatments and services are covered, as well as any exclusions or limitations.
2. **Premiums:** The cost of the plan is also an important consideration. Individuals should review the premiums and any associated costs such as deductibles, co-payments, and coinsurance to determine the total cost of the plan.
3. **Provider network:** Individuals should review the provider network to determine which dentists and dental clinics are included in the plan. If an individual has a preferred dentist or clinic, it's important to ensure that they are included in the network.

4. **Limitations:** Some plans may have limitations on certain treatments or services. For example, there may be limitations on the number of cleanings or orthodontic treatments covered in a year. Individuals should review these limitations to ensure that the plan meets their dental care needs.
5. **Exclusions:** Dental insurance plans may have exclusions on certain treatments or services. For example, cosmetic dental procedures may not be covered. Individuals should review these exclusions to ensure that they are comfortable with the level of coverage offered.
6. **Customer service:** Good customer service can be an important factor in selecting a dental insurance plan. Individuals should review the customer service offered by the insurance provider, including their responsiveness and accessibility.

By considering these factors, individuals can select a dental insurance plan that meets their dental care needs and budget. It's important to review the terms and conditions of each plan carefully and to ask questions if there is any confusion or uncertainty <sup>[11, 12]</sup>.

### Premiums and claim processes for dental insurance in India

While choosing a dental plan for insurance in India, it's necessary to take into account the cost of premiums and the claims procedure. Here's what individuals need to know about premiums and claim process for dental insurance:

#### Premiums

The premium for a dental insurance plan depends on various factors, such as age, health condition, and the level of coverage required. Individuals can choose from various plans offered by insurance providers in India, depending on their budget and dental care needs. Typically, higher coverage plans have higher premiums. In addition, the premium may be affected by factors such as the network of providers, type of plan, and the deductible amount. It's important to compare the premium rates of different insurance providers before selecting a plan.

#### Claim Process

The claim process for dental insurance is fairly simple. Here's a step-by-step guide to the process:

1. **Visit an empaneled dentist:** The first step is to visit a dentist who is empaneled with the insurance provider. The individual should inform the dentist that they have a dental insurance plan.
2. **Submit the claim form:** The dentist will provide the individual with a claim form that needs to be filled out and submitted to the insurance provider. The form requires details such as the type of treatment received, the date of the treatment, and the cost.
3. **Verification:** Once the claim form is submitted, the insurance provider will verify the details and determine the amount of coverage available under the plan.
4. **Reimbursement:** The insurance provider will reimburse the individual for the amount covered under the plan. The reimbursement can be directly deposited into the individual's bank account, or a cheque can be issued.

It's important to note that some dental insurance plans have a waiting period before coverage begins. Individuals should review the terms and conditions of their plan carefully to

understand any waiting periods or other limitations.

In the end, while choosing a dental plan for insurance in India, rates and the claim procedure are crucial things to take into account. Before choosing a plan, people should compare the premium costs and claims handling procedures of various insurance companies. It's crucial to comprehend the plan's conditions of use, especially potential waiting intervals or policy restrictions <sup>[13, 14]</sup>.

### Significance of routine dental examinations

For preserving a healthy mouth, routine dental exams are crucial. Here are some explanations on how frequent dental examinations are crucial.

1. **Preventive care:** Frequent dental examinations enable a dentist to see any abnormalities early on, that may assist in avoid more significant tooth concerns in the years to come. For example, regular cleanings can prevent gum disease and cavities.
2. **Oral cancer screening:** Cancer of the mouth is a condition that can be lethal if it is not detected in time. Regular dental checkups include cancer detection screenings, which can help identify any early indications of the disease.
3. **Detection of dental issues:** Regular dental check-ups allow the dentist to identify dental issues that may not be visible to the individual, such as cavities between teeth, gum disease, or tooth decay.
4. **Maintaining good oral hygiene:** The gums as well as the teeth are thoroughly cleaned as part of routine dental examinations, which may help preserve excellent oral hygiene and avoid dental problems like bad breath.
5. **Customized treatment plans:** Based on the individual's dental health, the dentist can create a customized treatment plan that meets their specific dental care needs.
6. **Maintaining overall health:** Regular visits to the dentist can assist preserve both oral and general health, which are related. Gum recession and other oral health conditions have been related to cardiovascular disease and diabetes, among other illnesses.

In conclusion, routine dental exams are necessary to maintain both healthy general and dental wellness. Individuals should schedule dental check-ups at least twice a year, or as recommended by their dentist. By doing so, they can prevent dental issues, maintain good oral hygiene, and receive customized treatment plans to meet their specific dental care needs <sup>[15, 16]</sup>.

### Dental insurance versus out of pocket expenses: Which is better

Whether dental insurance or out-of-pocket expenses are better for an individual depends on their unique situation and needs. Here are some factors to consider when deciding between dental insurance and out-of-pocket expenses:

1. **Frequency of dental visits:** If an individual requires frequent dental visits for cleanings, check-ups, and other procedures, dental insurance may be a better option as it can provide financial coverage for these visits.
2. **Cost of dental procedures:** If an individual requires expensive dental procedures such as implants, orthodontics, or oral surgeries, dental insurance can provide financial coverage for these procedures.
3. **Coverage offered by dental insurance:** Dental insurance plans may have different levels of coverage and exclusions. Reviewing the available protection is

crucial prior to selecting a dental insurance coverage and determine if it meets the individual's specific dental care needs.

4. **Deductibles and premiums:** Dental insurance plans may require deductibles and monthly premiums, which can add to the overall cost of dental care. When determining if insurance for dentistry is the best choice, it is vital to take those expenses into account.
5. **Flexibility:** Out-of-pocket expenses can provide greater flexibility in terms of choosing a dentist, scheduling appointments, and receiving dental care that meets the individual's specific needs.

In conclusion, the decision between dental insurance and out-of-pocket expenses depends on the individual's dental care needs, frequency of visits, and financial situation. Dental insurance can provide financial coverage for frequent dental visits and expensive procedures, but may require deductibles and premiums. Out-of-pocket expenses can provide greater flexibility but may require the individual to pay for dental care entirely on their own. It is important to carefully consider these factors and make an informed decision based on one's unique situation<sup>[17, 18]</sup>.

#### Some common facts to know beforehand about dental insurance

Dental insurance is a type of insurance policy that provides financial coverage for dental care expenses such as regular check-ups, cleanings, fillings, and other dental procedures. Dental insurance plans may cover a range of dental care services, however, the specific coverage may vary depending on the plan and insurance provider. Common exclusions in dental insurance policies may include cosmetic procedures, orthodontics, dental implants, pre-existing conditions, and dental procedures related to injuries caused by accidents. The cost of dental insurance in India may vary depending on the coverage offered, the insurance provider, and other factors. Some insurance plans may have monthly or annual premiums, deductibles, and co-payments. When choosing a dental insurance plan, it is important to consider factors such as coverage offered, exclusions, premiums and deductibles, network of dentists, and the reputation of the insurance provider. Dental insurance can be purchased separately from health insurance. Some insurance providers offer standalone dental insurance plans, while others may offer dental coverage as an add-on to their health insurance plans. To make a claim for dental insurance, individuals may need to submit their dental bills and other relevant documents to their insurance provider. It is crucial to thoroughly read every insurance policy's conditions of purchase and follow the claim process outlined by the insurance provider. Yes, some dental insurance plans may offer coverage for family members, such as spouses and children. It is important to carefully review the coverage offered and any additional costs associated with covering family members.

#### Conclusion

In conclusion, dental insurance is an important financial tool that can help individuals and families cover the costs of dental care. With dental procedures becoming increasingly expensive, having dental insurance can provide financial security and peace of mind. Reviewing the available coverage is crucial when selecting an oral insurance plan, exclusions, premiums and deductibles, and the reputation of the insurance provider. Additionally, maintaining good oral health through

regular check-ups and proper dental care practices can help prevent the need for expensive dental procedures and reduce the overall cost of dental care. By understanding the importance of dental insurance and taking steps to maintain good oral health, individuals can ensure that they have access to high-quality dental care when they need it.

#### Conflict of Interest

Not available

#### Financial Support

Not available

#### References

1. U.S. Department of Health and Human Services. Oral health in America: report of the Surgeon General. Rockville, Maryland: U.S. Department of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health; c2000.
2. Andersen R. Revisiting the behavioral model and access to medical care: Does it matter? *J Health Soc Behav.* 1995;36:1-10.
3. NADP/DDPA Joint Dental Benefits Report Enrollement/Recommendation; c2006.
4. Business Line (The Hindu). Thursday. [www.thehindubusinessline.com/2002](http://www.thehindubusinessline.com/2002).
5. <http://timesofindia.indiatimes.com/arcicleshow/24770762.cms>.
6. ICICI Lombard Health Insurance. <http://www.icicibank.com/Pfsuser/icicibank/insurance/healthadvantageintro.htm>
7. Fernandez-Mayoralas G, Rodriguez V, Rojo F. Health services accessibility among Spanish elderly. *Soc Sci Med.* 2000;50:17-26.
8. Gillchrist J. Tennessee's public dental care programs. *J Tenn Dent Association.* 2010;90:1-3.
9. Shulman JD, Ezemobi EO, Sutherland JN, Barsley R. Louisiana dentists' attitudes toward the dental Medicaid program. *Pediatr Dent;* c2001. p. 395-400.
10. Lantz PM, Lichtenstein RL, Pollack HA. Health policy approaches to public health: the limits to medicalization. *Health Aff.* 2007;26:253-257.
11. Braveman P, Grushkin S. Defining inequity in health. *J Epidemiol Community Health.* 2003;57:254-258.
12. Slade GD, Nuttall N, Sanders AE, Steele JG, Allen PF, Lahti S. Impacts of oral disorders in the United Kingdom and Australia. *Br Dent J.* 2005;198(8):489-493.
13. Olsen ED. Dental insurance, a successful model facing new challenges. *J Dent Educ.* 1984;48(11):591-596.
14. Levin RP. The truth about dental insurance Part II. *Compend Contin Educ Dent.* 2002;23(3):202-205.
15. Rice DP, Douglass CW, Gillings DB, Yordy KD. Public policy options for better dental health. *J Dent Educ.* 1981;45(11):746-751.
16. Brown LJ, Lazar V. The economic state of dentistry. Demand-side trends. *J Am Dent Assoc.* 1998;129(12):1685-1691.
17. Coulter ID, Freed JR, Marcus M, DerMartirosian C, Guzman-Becerra N, Guay AH, *et al.* Self-reported satisfaction of enrollees in capitated and fee-for-service dental benefit plans. *J Am Dent Assoc.* 2004;135(10):1458-1466.
18. Bayat F, Murtomaa H, Vehkalahti MM, Tala H. Does dental insurance make a difference in type of service

- received by Iranian dentate adults? *Eur J Dent.* 2011;5(1):68-76.
19. Bayat F, Vehkalahti MM, Zafarmand AH, Tala H. Impact of insurance scheme on adults' dental check-ups in a developing oral health care system. *Eur J Dent.* 2008;2(1): 3-10.
  20. DeNavas-Walt C, Proctor BD, Smith JC, U.S. Census Bureau: Current Population Reports, P60- 235, Income, Poverty, and Health Insurance Coverage in the United States. Washington, DC: U.S. Government Printing Office; c2008.
  21. Isman R, Isman BE. Oral Health America White Paper: Access to Oral Health Services in the United States 1997 and Beyond. Chicago, Ill: Oral Health America, America's Fund for Dental Health; c1998.
  22. Vargas CM, Ronzio CR, Hayes KL. Oral health status of children and adolescents by rural residence, United States. *J Rural Health.* 2003;19:260-8.
  23. Allison RA, Manski RJ. The supply of dentists and access to care in rural Kansas. *J Rural Health.* 2007;23(3):198-206.
  24. Brennan DS, Spencer AJ, Slade GD. Provision of public dental services in urban, rural and remote locations. *Community Dent Health.* 1996;13(3):157-162.
  25. Brennan D, Spencer AJ, Szuster F. Rates of dental service provision between capital city and non-capital locations in Australian private general practice. *Aust J Rural Health.* 1998;6(1):12-17.
  26. Lewis C, Mouradian W, Slayton R, Williams A. Dental insurance and its impact on preventive dental care visits for U.S. children. *J Am Dent Assoc.* 2007;138(3):369-380.
  27. Macek MD, Edelstein BL, Manski RJ. An analysis of dental visits in U.S. children, by category of service and sociodemographic factors, 1996. *Pediatr Dent.* 2001;23(5):383-389.
  28. General Accounting Office. Oral Health: Factors Contributing to Low Use of Dental Services by Low-Income Populations; U.S. General Accounting Office, Report to Congressional Requesters 2000. HEHS-00-149.
  29. Kirby JB, Kaneda T. Neighborhood socioeconomic disadvantage and access to health care. *J Health Soc Behav.* 2005;46(1):15-31.
  30. Larson SL, Fleishman JA. Rural-urban differences in usual source of care and ambulatory service use: Analyses of national data using urban influence codes. *Med Care.* 2003;41:65-74.

**How to Cite This Article**

Srivastava R, Tangade P, Priyadarshi S, Agarahari P, Kumari T, Kumar VMS. Protect your smile and your wallet: A review on dental insurance in India. *International Journal of Applied Dental Sciences.* 2023;9(2):271-275.

**Creative Commons (CC) License**

This is an open access journal, and articles are distributed under the terms of the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International (CC BY-NC-SA 4.0) License, which allows others to remix, tweak, and build upon the work non-commercially, as long as appropriate credit is given and the new creations are licensed under the identical terms.