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## Dental practitioners' comprehension of dental insurance policies: A cross-sectional study among dentists in India

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### Abstract

**Background:** Dental insurance is vital for ensuring access to affordable dental care, yet the awareness and understanding of dental insurance among dental practitioners is inconsistent. This study aims to assess dental practitioners' awareness of dental insurance in Chennai, India.

**Methods:** A cross-sectional study was conducted from August to October 2024, involving 161 dental practitioners selected via convenience sampling method. Data was collected through an online questionnaire and analyzed using SPSS.

**Results:** The majority (75.2%) of participants were somewhat familiar with dental insurance, but only 5% participated in any insurance scheme. While 89.4% acknowledged the importance of understanding dental insurance, 97.45% had not attended any related professional development courses. Many misconceptions were observed, with 34.8% believing all plans offer the same coverage.

**Conclusions:** Awareness of dental insurance among dental practitioners is moderate, but significant gaps in knowledge, misconceptions, and lack of formal training exist. Collaboration between government, insurance providers, and dental practitioners is essential for improving awareness and utilization.

**Keywords:** Dental payments, dentists, co-payment, deductible, pre-authorization

### Introduction

Dental insurance is essential for ensuring that patients can access affordable dental care. However, the awareness and understanding of dental insurance among dental practitioners can vary significantly. This knowledge gap can impact the quality of care provided to patients and may hinder a practitioner's ability to recommend or effectively guide patients through available insurance options <sup>[1]</sup>. In India, dental insurance is typically included as part of broader health insurance plans. These policies help individuals and families manage the costs of routine dental check-ups, cleanings, and other treatments, as well as cover unexpected dental emergencies <sup>[2]</sup>. Dental insurance in India often covers procedures such as fillings, extractions, root canals, and orthodontics, but may exclude cosmetic treatments, pre-existing conditions, and injuries from high-risk activities. In developing countries like India, the "fee-for-service" payment model is still the predominant payment mechanism, and many people cannot afford regular dental care. Most individuals visit dentists only for curative treatments, often neglecting preventive care due to its high cost, resulting in a low percentage of the population seeking dental services <sup>[3]</sup>. This situation has led to a review of the various payment mechanisms used in other countries. The "fee-for-service" model was the first method of payment for dental services and continued to be the main form of payment for many years before other payment systems emerged. Choosing the appropriate dental insurance plan is an important decision, as it can help manage the costs of dental treatments. Factors to consider include coverage, premiums, waiting periods, and the claims process <sup>[4]</sup>. While dental insurance helps cover treatment costs, maintaining good oral health through regular check-ups, daily brushing, flossing, and a balanced diet remains essential.

As demand for affordable dental care grows, understanding dental practitioners' awareness and attitudes toward dental insurance becomes increasingly important <sup>[5]</sup>. This study aims to assess the level of awareness and knowledge of dental insurance among dental practitioners.

**Materials and Methods**

This cross-sectional study aimed to assess the awareness of dental insurance among dental practitioners. Conducted from August to October 2024, the research included stages of data collection, analysis, and reporting. The study focused on dental practitioners in Chennai and received ethical clearance from the Institutional Review Board (No. 511/2024/IEC/TMDCH). The convenience sampling method was used to collect a sample of 161 participants, and their demographic information was recorded. An online questionnaire containing 20 questions related to dental insurance awareness was administered, with informed consent obtained to ensure confidentiality and privacy. Data collected through Google Forms was transferred to Excel, and analysis was carried out using IBM SPSS Statistics for Windows, Version 26.0. Descriptive statistics, including frequencies and percentages, were used to analyze the responses.

**Results**

A total of 161 dental practitioners participated in the study, with a mean age of 30.84(±6.99) years, ranging from 22 to 52 years. Demographically, 55.3% were female and 44.7% were male. Regarding educational qualifications, 47.8% held an MDS, while 52.2% had a BDS degree. The years of practice ranged from 1 month to 23 years, with 46.6% practicing solo, 9.3% in group practices, and 57.8% in hospitals. When it came to awareness of dental insurance, 75.2% were somewhat familiar with various dental insurance plans, though only 5% participated in any dental insurance scheme. A majority, 82%, discussed insurance options with patients, and 89.4% recognized the importance of understanding dental insurance for practitioners. On the role of government policy, dental

practitioners believed the government should collaborate with insurance companies (44.4%), offer incentives (25.5%), provide regulatory support (23%), and monitor and evaluate (20.5%) dental insurance. Accessibility of dental insurance was considered good by 46% of the practitioners, who felt that insurance companies made it more accessible and understandable for both dentists and patients. However, misconceptions about dental insurance were prevalent, with 34.8% believing all plans offer the same coverage, 28.6% equating dental and medical insurance, and 22.4% expecting all treatments to be covered. Regarding the future of dental insurance in India, 39.8% recommended expanding coverage, 16.1% suggested continuing professional development, and 23% favored community-based plans. In terms of understanding procedures covered by dental insurance, 63.4% were aware of routine checkups and cleanings, while 20.4% knew about coverage for pre-existing conditions. Information about insurance coverage was mostly sourced from insurance company websites (51.6%) and dental association websites (40.4%). The biggest challenges faced by practitioners included a lack of clarity on what patients are covered for (46.6%) and complex claim processes (28.6%). The practitioners' knowledge of dental insurance plans in India was generally poor, with 67.1% rating it as poor, and only 28.6% as fair. Regarding key concepts, 59.6% partially understood co-payments, 58.4% understood deductibles, and 70.2% were unaware of authorization requirements and the utilization review process. When assisting patients with insurance, 52.8% referred them to insurance representatives. A majority (51.6%) strongly agreed that increased patient awareness of dental insurance would positively impact oral health care. Furthermore, 97.45% had not attended any professional development courses or seminars on dental insurance in the past year. Lastly, most practitioners (99%) felt that dental insurance does not cover sufficient procedures, and 97% believed dental insurance should be integrated with general health insurance policies.

**Table 1:** Distribution of awareness of dental practitioners regarding dental insurance

Question	Options	Frequency (N)	Percentage (%)
How familiar are you with the various dental insurance plans available in your region?	Not at all	38	23.6%
	Somewhat	121	75.2%
	Very familiar	2	1.2%
Are you part of any dental insurance scheme?	No	153	95%
	Yes	8	5%
Do you discuss dental insurance options with your patients?	Yes, always	6	3.7%
	Yes, sometimes	132	82%
	No, never	23	14.3%
Do you believe that understanding dental insurance is important for dental practitioners?	Yes	144	89.6%
	Not sure	17	10.6%
What role do you think government policies should play in promoting dental insurance coverage to dentist? (Choose the most preferred option)	Regulatory support	37	23%
	Incentives for dentist	41	25.5%
	Partnership and collaboration	65	40.4%
	Monitoring and evaluation	33	20.5%
In your opinion, what could insurance companies do to make dental insurance more accessible and easier to understand for both the dentists and patients? (Choose the most preferred option)	Simplifying policy	74	46%
	Providing educational resources	40	24.8%
	Enhancing customer support	27	16.8%
	Standardizing billing practices	20	12.4%
What are some misconceptions or myths about dental insurance that you encounter? (Choose the most preferred option)	Assuming all dental plans offer the same coverage	56	34.8%
	Believing it's the same as medical insurance	46	28.6%
	Expecting coverage for all the dental treatments	36	22.4%
	Assuming pre-existing conditions	23	14.3%
How do you foresee the future of dental insurance in India, and what changes would you like to see in the coming years to improve awareness and	Expansion coverage	64	39.8%
	Public-private partnerships	34	21.1%

accessibility? (Choose the most preferred option)	Community based programs	37	23%
	Continuing professional development	26	16.1%
In your understanding, what procedures are typically covered by dental insurance plans in India? (Choose all that apply)	Routine checkups and cleanings	102	63.4%
	Orthodontics (braces)	3	1.9%
	Fillings and root canals	47	29.2%
	Cosmetic dentistry	2	1.2%
	Pre-existing dental conditions	33	20.5%
	Other	4	2.4%
Where would you recommend dentists look for the latest information on dental insurance coverage in India? (Choose all that apply)	Insurance company websites	83	51.6%
	Dental association websites	65	40.4%
	Continuing dental education (CDE) courses	19	11.8%
	Industry publications	13	8.1%
	Other	1	0.6%
What are the biggest challenges you face when dealing with dental insurance for your patients? (Choose the most preferred option)	Lack of clarity on covered procedures	75	46.6%
	Complex claim processes	46	28.6%
	Difficulty in getting pre-authorizations	7	4.3%
	Low reimbursement rates	33	20.5%
	Other	0	0.0%
How would you rate your knowledge about different dental insurance plans available in India?	Poor	108	67.1%
	Fair	46	28.6%
	Good	7	4.3%
	Excellent	0	0.0%
Do you understand the concept of co-payments in dental insurance?	Yes	6	3.7%
	No	59	36.6%
	Partially	96	59.6%
Do you understand the concept of deductibles in dental insurance?	Yes	5	3.1%
	No	62	38.5%
	Partially	94	58.4%
Are you aware of pre-authorization requirements and utilization review processes of dental insurance plan?	Yes	48	29.8%
	No	113	70.2%
How do you assist patients in understanding their dental insurance coverage and benefits? (Choose the most preferred option)	Provide detailed explanations during consultations	14	8.7%
	Refer them to insurance representatives	85	52.8%
	Provide brochures or written material	62	38.5%
	Other	0	0.0%
Do you believe that increased patient awareness about dental insurance can positively impact their oral health care?	Strongly agree	83	51.6%
	Agree	70	43.5%
	Neutral	7	4.3%
	Disagree	1	0.6%
	Strongly disagree	0	0.0%
Have you attended any professional development courses or seminars on dental insurance in the past year?	Yes	4	2.5%
	No	157	97.5%
Do you think dental insurance in India covers sufficient dental procedures?	Yes	2	1.2%
	No	159	98.8%
Do you believe that dental insurance should be integrated with general health insurance policies?	Yes	156	96.6%
	No	5	3.1%

## Discussion

The study reveals important insights into the awareness, attitudes, and challenges faced by dental practitioners regarding dental insurance in India. While the findings reveal a baseline level of awareness, they also highlight significant gaps in knowledge, misconceptions, and participation in professional development related to dental insurance. This disconnect between awareness and participation suggests that while practitioners recognize dental insurance as an important tool for promoting oral healthcare, barriers such as limited understanding of insurance policies, skepticism about their benefits, or procedural challenges may hinder engagement.

In comparing our study with findings from other research on dental insurance awareness and attitudes among dental practitioners, several similarities and differences emerge. Our study found that while 75.2% of practitioners were somewhat familiar with dental insurance plans, only 5% actively participated in dental insurance schemes, despite 89.4% acknowledging its importance. This finding is inconsistent with the previous online surveys conducted by Shulman *et al.* (2001) [6] in which 57% of Louisiana dentists were not satisfied with Medicaid reimbursement rates, 38% of dentists felt that Medicaid patients were more likely to receive lower

quality care compared to private insurance patients and 69% of the dentists indicated that they would reduce their participation in the Medicaid program due to many significant challenges and Nebeker *et al.* (2014) [7] in which 46% of Michigan dentists reported dissatisfaction with Medicaid reimbursement rates, 58% of dentists supported an alternative public dental insurance system for children and 72% expressed concerns about the administrative burdens of participating in the Medicaid program. These comparisons highlight potential regional or demographic differences in attitudes toward dental insurance and may point to areas for further investigation or intervention. This contrasts with Joshi *et al.* study, where 100% of private dental practitioners in Jaipur considered dental health insurance essential for family oral health protection, and 62% felt that cashless treatment facilities significantly influenced insurance uptake [8]. Similarly, Lee *et al.* reported that 92.2% of respondents agreed that a course on dental health insurance should be offered at universities, and 80.6% were willing to participate in supplementary training on the subject, highlighting the need for more structured education-something our study revealed was lacking, with 97.45% of practitioners not having attended any professional development courses on dental

insurance in the past year<sup>[9]</sup>. Gupta *et al.* found that 79.4% of dental practitioners did not have professional indemnity insurance, and 35.6% felt it was not mandatory, reflecting the general lack of understanding observed in our study, where many practitioners had misconceptions, such as 34.8% believing all insurance plans offer the same coverage and 28.6% equating dental insurance with medical insurance<sup>[10]</sup>. The awareness level in our study (75.2%) aligns closely with Prayan *et al.*<sup>[11]</sup>, who found 77.31% awareness, suggesting a similar regional pattern. Furthermore, our study identified that 46% of practitioners believed insurance companies made dental insurance more accessible, which is consistent with Joshi *et al.* finding that cashless treatment was a major influencing factor for health insurance subscriptions in India. However, a notable discrepancy emerged when practitioners in our study, like those in Gupta *et al.* research, struggled with a lack of clarity regarding what insurance plans covered and how claims were processed<sup>[8, 9]</sup>. This points to a significant gap in knowledge that could be addressed through government collaboration with insurance companies, as suggested by 44.4% of our participants. Similarly, Jogu and Kalla's literature review underscored that dental insurance could alleviate the financial burden of dental care, encouraging preventive measures—an opinion shared by our study participants, 51.6% of whom believed that increasing patient awareness of dental insurance would positively impact oral health care<sup>[12, 13]</sup>. Ultimately, the comparison reveals that while there is some recognition of the value of dental insurance, significant gaps remain in practitioners' understanding, misconceptions about coverage, and a lack of professional training, all of which need to be addressed through more structured educational initiatives, clearer communication from insurance providers, and greater government involvement<sup>[14, 15]</sup>.

### Conclusion

Overall, the study reveals that while there is a general awareness of dental insurance among dental practitioners, significant gaps in knowledge, misconceptions, and a lack of formal education on the subject persist. The role of government, better training for practitioners, clearer communication from insurance providers, and increased patient awareness are all critical factors in improving the integration of dental insurance into dental practice. Addressing these issues can lead to better utilization of dental insurance, enhanced patient care, and ultimately, greater access to affordable dental care for the population.

**Conflict of Interest:** Not available

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