

No dental insurance? Here are 3 options

Fox Business

Can't get dental insurance coverage through your employer? If not, you may be tempted to skip dental cleanings and other treatments. But good basic care lowers your risk of suffering a major, expensive problem in the future.

There are three ways to approach dental care if you don't have employer-based coverage – purchase your own private insurance, opt instead for a discount plan or simply pay for services out of pocket as you need them.

Each approach has its own risks and rewards.

Private dental insurance plans

In some cases, you may be able to purchase group dental insurance and private insurance plans on your own even if you can't get coverage through your employer.

Group dental insurance typically costs less than individual insurance. In some states, organizations such as AARP and businesses like Costco offer dental plans at group rates to members, says Elizabeth Risberg, a spokesperson for Delta Dental.

If you don't qualify for group coverage, consider buying individual dental insurance. Individual plans advertise costs of around \$200 to \$300 annually, which is higher than many group plans charge, says Amy Bach, executive director of United Policyholders, an insurance consumer advocacy organization in San Francisco.

Risberg says there are ways to lower those costs. Plans with higher deductibles often offer lower premiums. Other plans offer greater affordability in exchange for your agreeing to choose services from a more restricted network of dentists.

Dental insurance plans may have restrictions on certain services, such as orthodontic work, Bach says. Many dental plans also have a maximum benefit of around \$1,000 to \$2,000 per year.

Plans also may restrict coverage of pre-existing conditions or refuse to cover preventative care options such as dental sealants or fluoride treatments. But many other preventative services are likely to be covered through insurance.

“With dental insurance, procedures such as cleanings and x-rays are encouraged, so they're usually

covered for no or low cost,” Risberg says. “And a lot of the time, the deductible doesn’t apply for those preventive services.”

Ask providers what they will and will not cover before purchasing a plan.

Discount dental plans

Discount dental plans are an alternative to dental insurance. These plans require participants to pay a fee to access a network of dentists who offer services at reduced prices.

The fee, which typically is paid once a year, is likely to be less than the cost of private dental insurance, says Bach. In fact, many plans advertise annual costs of about \$100 a year for individuals, less than half the annual premium of many insurance plans, she says.

With discount dental plans, you typically pay less than full price for preventive services, such as cleanings and x-rays, as well as other procedures, including root canals and orthodontia, says Bach.

Unlike dental insurance, you’ll probably have to pay at least some money out of pocket for cleanings and other preventative services. On the other hand, discount plans may offer reduced rates for services that aren’t covered at all under standard insurance, such as cosmetic dentistry. So if you’re planning to have aesthetic work done in the near future, a discount plan could be cost effective, Bach says.

However, if you’re not familiar with your dentist under a discount plan, remain on guard.

“You may think you’re getting a deal with a discount plan, but if the participating dentist prescribes a bunch of services you don’t actually need, you could end up paying more,” Bach says.

Pay-as-you-go dental care

You may be tempted to skip insurance coverage or a discount plan and simply pay for services as they are needed. After all, as Bach points out, skipping dental coverage is unlikely to put you at the same degree of financial risk as skipping health insurance.

However, Risberg reminds you that a dental crisis could still leave you facing big, unexpected bills if you don’t have insurance.

“You don’t always know what type of dental situation you’re going to have,” she says. “You might have an emergency, or crack a tooth and need a crown. That’s not ever something that you can plan for.”

Before going coverage-free, Bach suggests adding up the costs of routine services you and your family would likely need in a year, such as cleanings and x-rays, and comparing them to the out-of-pocket costs of dental services in your area.

“If you’re a single adult and you’re in good dental health, it may be unlikely that private insurance is worth it, after you do the math,” says Bach.

If you forgo coverage and a problem arises, use your lack of insurance to try to negotiate lower fees with your dentist, she says.

“Find a dentist whom you trust, tell him or her that you don’t have insurance, and then see if you can work out an agreement for a lower rate on services,” she says.

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