Dental Insurance Coverage
A Life-Saving Measure or Mere Luxury?

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‘The mouth is the window into the health of the body’, announced the American Dental Association in 2006. In this statement, there is nothing that is not in accordance to our existing knowledge regarding the link between oral health and general wellbeing for us as dental students. Thus, it is only reasonable that we do not underestimate the significance of the association of the oral cavity and oral health as an inseparable part of the human body and general health sustenance at any cost.

Poor dental health is known to negatively affect the cardiovascular and respiratory systems, reduce the self-esteem of individuals and increase their chances of getting oral cancer. Moreover, light is starting to shed on the oral health-related quality of life of individuals that is especially affecting the disadvantaged communities, children, the elderly and minorities.
Numerous risk factors, including the lack of proper oral health systems, increase the chances of acquiring common oral infections, such as dental caries; the most prevalent disease in the world affecting almost all adults and up to 90% of school children, and periodontal disease; the sixth most prevalent disease worldwide, affecting 15-20% of all middle-aged adults.

In addition to the widespread burden of oral and dental diseases on health, expenditure over curative dental care is a significant add-on burden for many high-income countries.

According to the National Association of Dental Plans (NADP), 23% of USA population had no Dental coverage by the end of 2016, which made the dentally uninsured rate increase about 4 times the medically uninsured rate. And that is mainly due to lack of dental coverage in traditional insurance plans. That led one third of the uninsured to avoid dental treatment they needed as they could not afford it privately.

Things are much worse in less developed countries, where dental care is not at all included in insurances and people only visit dentists in case of emergencies; which makes them more likely to have extractions and dentures than to receive preventive or restorative care.

Despite the fact that insurance with dental coverage is more expensive, it is still cheaper than seeking private dental care. And as dental students and young dentists, it is our role to spread awareness of the importance of regular dental checkups and preventive procedures, so people can seek and demand suitable insurance plans that have both dental and medical coverage.

References:
4. National Association of Dental plans (www.nadp.org)