

ORAL HEALTH INSURANCE IN INDIA

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ABSTRACT

Comprehensive Dental Insurance in India is non-existent entity Dental insurance is one of the major areas of medical insurance in the western world. Almost all the developed countries in the western hemisphere have a substantial population of their covered under the scheme of dental insurance. As a part of the medical coverage, dental insurance in India though is yet to be widespread. However, in keeping with the increasing awareness of the need for dental insurance and coverage, the process has started. More and more people today are opting for insurance in India. Similarly, new and new policies are being framed by the medical insurance companies in India who offer the policy of dental insurance also. Dental awareness in the Indian population continues to be low, thus reflecting on the priorities of seeking regular dental care. Dental insurance thus has a large untapped market and its high time that more focus be given towards this potential by the insurance regulator, service providers and professional bodies. The present article is an attempt to focus on the available schemes on Dental Insurance in India.

KEY WORDS: Dental Insurance, Oral Health Insurance, Insurance.

INTRODUCTION

Dental care is a very important part of our modern life today. Having a great smile can instill confidence, self-pride and a feeling of accomplishment. From young children to adults, our teeth are very important to us. Some people are provided with dental insurance from their job, but for money, dental expenses are left to be paid out of pocket. This can present a challenge for some people. Paying full price for dental expenses can be overwhelming especially if major work needs to be completed.

Dental Insurance in the United States in insurance designed to pay the costs associated with dental care. Dental insurance pays a portion of the bills from dentist, and other providers of dental services. By doing so, dental insurance protects people from financial hardship caused by unexpected dental expenses. However this seems almost unheard of, in the Indian scenario.

Health insurance in India was first marketed in non-life insurers as a standardized annual indemnity

product, mediclaim, in 1986¹. There are 17 general insurance companies in India with 12 providing health insurance², Out of these only 2 have dental treatment charges reimbursed up to a certain extent. The insurance business registered an impressive growth of 94.96% in 2006-07 and health insurance premium stood at more than Rs.3200 crore registering in increase of 35%².

Dental insurance in India are nowadays being offered by a number of companies. While each of the insurance providers has different terms and riders to the dental insurance coverage, broadly the insurance companies ensure that the insured individuals do not have to make the payments directly to the medical care institutions. The said member institution or the health center will have to offer a discount on the dental treatment to the insured ones who are covered under the policy of dental insurance coverage in India³.

The most recent data (2006) from National Association of Dental Plans shows that 57% of the

population in the United States has dental benefit coverage^{4,5}. According to statistics compiled by the National Health Centre for Statistics in its 'National Health Interview Survey' having dental coverage is the single greatest factor in determining whether a person sees a dentist⁵. People with dental benefits coverage are

- Almost twice as likely to visit a dentist in any given year (2.6 vs 1.7 visits/year)
- Far more likely to have multiple dental visits in a year (45% vs 28%) and
- More likely to have had a checkup during their last visit rather than treatment for a specific problem (48% vs 30%).

In India people usually seek dental care only in extreme cases of pain and more emphasis is given to treating dental disease. If dental insurance is made available, people would be more than ready for seeking preventive and prophylactic dental care, thus reducing the harden of oral disease and future expenses for expensive dental treatment. India being a very price sensitive market and affordability being insurance would be a boon for one and all. This prompted us to do an update of various dental insurance options available in India.

Dental insurance schemes in India

There are many insurance policies available in India. Though the policies and features differ from one company to another, there are some of the common and generalized features of dental insurance in India. A popular feature is Fee-for-Service dental insurance coverage that accounts for certain percentage of savings on the charges claimed for dental treatment procedures. As part of this policy, the person covered under the dental insurance policy can visit the dentist concerned and pay a discounted service and consultancy charge. Another important aspect of this policy is the freedom to change the dentist according to the convenience and preferences of the person without even notifying the insurance company. The only condition that is stipulated is that the dentist has to be one of the licensed ones according to the terms of the dental insurance company.

The features of the dental insurance policy are another aspect that needs to be considered. How

much money one has to pay as part of the dental insurance coverage and if how much of that is reimbursed, should be ascertained. If the policy allows the luxury of changing the dentist or treatment center if not satisfied with the existing service, is a very important component of the policy. The number and credibility of the dentists and institutions under the insurance coverage package are some of the major factors to influence the dental insurance policy in India.

HINDUSTAN Lever (HLL)⁵ on 9th Oct 2002 had announced the launch of what is considered the first of its kind dental insurance scheme. 'Pepsodent Dental Insurance', in partnership with New India Assurance wherein every purchase of Pepsodent toothpaste enabled the customer to get Rs.1,000 worth of free dental insurance. Under this initiative, pepsodent offered consumers insurance cover against expenses for the extraction of a permanent tooth due to severe caries and periodontitis, including cost of medication. Consumers wanting to avail of the scheme were required to send in proposal form which was available in all Superior Pepsodent packs of 100 and 200gms, along with 3 wrappers of the toothpaste and medical certificates and bills which was assessed by New India Assurance. However, the policy did not compensate claims for cosmetic dentistry or loss of tooth due to accidents. Besides, the age limit of the consumer had to be up to 50 years. This scheme has been discontinued as a today.

ICICI Lombard Dental Insurance Cover⁶ is a plan included in the health advantage plus policy of general health insurance by ICICI Lombard. A first in India, Health insurance plan that reimburses dental consultation and treatment charges under Out Patient Treatment and treatment charges under can be claimed only once during the period of insurance. The Company shall not receive any claims prior to completion of 90 days of the commencement of the Policy. No claim shall be admissible, 30 days after expiry of the period of Insurance. The age of entry for the policy is up to the age of 65 years and renewable up to the age 70 years. A mandatory health check up for applicants above 55 years of age applicable. The reimbursement under 55 years of age is applicable. The reimbursement under OPD cover can be a maximum of up to Rs.9500/- depending on the age. All dental treatment covered on OPD basis except cosmetic treatment – braces in teeth, teeth fixation,

teeth whitening. Apollo DKV Health Insurance⁷ in its Easy Health Premium plan does cover dental treatment on outpatient cover basis up to maximum of Rs.5000/- but with a waiting period of 3 years.

CONCLUSION

Increased dental office visits translate to better oral health for millions as they gain access to host preventive and basic restorative services. An as research increasingly links dental disease- especially advanced gum disease-with heart attacks, stroke and low birth weight, the impact of oral health on overall health and reduction of costly health problems is becoming clearer.

Generally, when a dental problem arises, we needed to start seeking a dentist regularly... and everyone knows a hole in our tooth can dig a bigger hole in our wallet... that costs money.

Because dental disease is so common, being protected by dental insurance and using it wisely is essential. Dental insurance provides an effective way to manage the rising costs of dental care, and it removes many of the excuses people come up with, for, why not to see a dentist. Finally we can say, Dental insurance can be useful in cases where we may find ourselves facing a substantial bill to repair our teeth. But we will still have to pay a fairly hefty premium for cover.

Choosing the right kind of dental insurance plan is a tricky option. While a good number of insurance companies today offer dental insurance policies and coverage in India, it is advisable to pick up the right one after a detailed research. The company and its track record in providing insurance services are of vital importance. Then is the issue of its services. How does the company offer service, if it is both online and offline and if the online services are as fast, reliable and secure.

The various association and societies formed with the aim of promotion or dental health in India have a bit task in hand to persuade the Insurance Regulatory and Development Authority (IRDA) and Insurance providers for starting of a comprehensive dental insurance plan which would be of great benefit to the citizens of India and also act as money spinner in these gloomy days recession.

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