

Benefits Spotlight

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The Pros and Cons of Subscription-based Dental Coverage

Dentists and patients have options when it comes to billing and paying for dental services. Dental insurance is one of most traditional forms, but subscription-based dental plans are another way people without insurance can receive dental care at a lower cost.

A subscription-based dental plan, also known as dental discount or membership plan, is a plan that a dental practice provides directly to a patient who doesn't have dental insurance. A patient pays a set membership fee, and in return, the dental practice offers reduced rates for its dental services. In many cases, the membership fee covers preventive exams.

If you are wondering whether a subscription-based plan or traditional insurance coverage is right for you, this article will answer some questions to help you make the best choice for you and your family.

Pros of Subscription-based Plans

One of the strongest supporting arguments for a subscription-based dental plan is it incentivizes people to get preventive checkups. Visiting the dentist twice yearly for preventive care is important, and these appointments provide much more than a deep clean. Preventive dental visits identify oral health problems at their earliest stages, so they're easier and generally less expensive to treat. You even get an oral cancer screening during these appointments, which can be lifesaving if it is detected early on.

Many patients, particularly those without insurance, only see a dentist when they're in pain or have a specific dental issue that they need to urgently treat. Subscription-based plans often include preventive care, such as X-rays and twice-yearly cleanings, as part of the annual membership fee. Since the patient doesn't have to pay anything additional for these exams, they are more likely to schedule them and make preventive care part of their routine.

Subscription-based dental plans also offer an alternative option to traditional insurance to achieving dental care at a discounted rate. More choice for patients is a good thing.

Cons of Subscription-based Plans

The drawbacks of subscription-based coverage compared to traditional insurance are related to network, discounts and quality assurances.

When you join a subscription-based plan, it covers services offered only at that particular dental practice, whereas an insurance plan will give you the choice and flexibility to see an array of in-network dentists. Delta Dental of Iowa has the most in-network dentists of any dental insurer in Iowa, so if you move or need to find a different dentist, you will be able to easily find a new in-network provider.

As the largest dental insurer in Iowa, Delta Dental of Iowa negotiates deep discounts with dentists – and those discounts get passed along directly to plan subscribers. Although dentists may be able to work directly with uninsured patients on discounts for services, they may not be as deep as those offered through a major insurance provider.

Another drawback is related to third-party dentist quality evaluations. Delta Dental of Iowa regularly reviews all of its in-network dentists to ensure they meet quality of care standards, so patients know that they'll receive excellent care no matter which in-network dentist they choose. Since subscription-based plans are offered direct from practice to patient, the third-party oversight on quality may not exist or be as stringent.

Questions to Ask Your Dentist

Below are some questions to ask your dentist to learn more about the details of their subscription dental plan to help you make the most informed decision:

- What is the total annual fee and fee schedule (ie, do I pay monthly, yearly, etc.)?
- What services are 100% covered in my subscription fee?
- What is the discount for other common dental services?
- Will I be asked to pay for services not 100% covered in my subscription before the procedure or will I be billed later?
- Does the plan have an annual out-of-pocket maximum?
- Will I have to deal with paperwork or reimbursement claims?

Get All the Information: Explore Delta Dental of Iowa's Individual and Family Plans

If you don't have dental insurance, it's important to know your options – and your dentist's discount plan is not your only one. Delta Dental of Iowa offers individual and family plans that will help protect your oral health while fitting within your budget.

Delta Dental of Iowa has individual and family plans designed to ensure you and your family can access quality dental health care at a competitive price. Not sure which plan is the right fit for you? Start shopping for plans online, or give us a call at 800-544-0718 to discuss your questions with one of our Customer Service team members.

SOURCES:

<https://www.dentaleconomics.com/practice/patient-communication-and-patient-financing/article/14190117/will-more-patients-be-left-without-dental-insurance-in-2021>

Ways to Support an Older Loved One's Oral Health

Adults age 65 and older face several oral health problems, including:

- Tooth decay: 20% have an untreated cavity.
- Tooth loss: Nearly 20% have lost all of their teeth.
- Gum disease: 68% have some form of gum disease.
- Oral cancer: The median age of diagnosis is 62 years old.¹

If you're caring for an older loved one, it's important that you keep an eye on their oral hygiene as part of their overall health. Below are some tips to help you support a senior's dental wellness.

Be an Oral Health Ally for Your Aging Loved Ones

When it comes to helping aging loved ones with their oral health, it's important to go back to basics. Ensure they are eating a healthy diet that's rich in nutrients and light on sweets and drinking plenty of water. Brushing and flossing twice a day will help keep their mouths healthy between preventive visits with their dentists.

Speaking of, keeping twice-yearly dental appointments on the calendar is an essential piece to maintaining oral health at any age. Not only do these appointments provide a deep clean of the teeth and mouth, but they're also an important opportunity for the dentist to check for signs of oral cancer, which is mostly diagnosed in older adults.¹

Between dental visits, you can also help protect your older loved ones by being aware of the signs of oral cancer, which include changes to the lips and tongue, red or white patches in the mouth, and sores and swelling in the mouth, throat and neck areas. If you notice any of these signs, it's important to call a dentist right away.

Caring for Dentures

If you are caring for a senior who wears dentures, make sure you understand how they should be properly worn and cleaned, which typically includes being rinsed after each meal, brushed at least once daily and soaked overnight.²

Assisted Living Tips

People living in a nursing home or other assisted living facility have a higher risk of developing dental problems.¹ One way you can support a senior's oral health when they live in an assisted living home is by asking the following questions to a facility director or health manager to assess their focus on residents' oral health:

What's included as part of the daily dental hygiene routine for residents?

- If my loved one struggles maintaining their own dental health, do you have someone who will help?
- Do you coordinate professional preventive dental exams? If so, how many a year?
- Do you have a dentist or dental hygienist who works onsite?
- How will your staff ensure that dentures are properly cleaned?

An Investment in Dental Insurance Is an Investment in Your Overall Health

One of the reasons aging adults are more likely to develop oral health problems is because they stop seeing the dentist. Upon retirement, many older adults lose their employer-sponsored benefits, including dental insurance, and Medicare does not include preventive dental care.¹

Seeing a dentist twice yearly will ensure that any problems are found early, which often means that treatments are less invasive and costly. Older adults with dental coverage are more likely to maintain their dental checkups, so it's important to encourage your aging loved ones to protect their financial, oral and overall health by considering individual dental coverage.

If you are interested in purchasing individual dental coverage for your aging one, visit Delta Dental of Iowa to get started.

Aging adults may need an advocate to assist them in maintaining their health in their later years. These tips will help you support the seniors in your life and keep them smiling for years to come.

REFERENCES

1. https://www.cdc.gov/oralhealth/basics/adult-oral-health/adult_older.htm
2. <https://www.mayoclinic.org/denture-care/expert-answers/faq-20058375>