

Healthy You

FAST FACTS FOR YOUR HEALTH

Why Aren't Dental Services Covered in Most Medicare Plans?

Retirement offers a host of lifestyle benefits, but one challenging aspect is securing your own health and dental coverage when you no longer have employer-sponsored insurance. About 634,000 Iowans use Medicare to meet their health care needs, **but most Medicare plans don't include dental care.**

It's no surprise that if you don't have dental insurance, you're less likely to visit the dental. Almost 50% of people enrolled in Medicare don't see a dentist in a given year. This is a big problem, as nearly 20% of adults aged 65 and older have untreated tooth decay.

Don't leave your dental health behind: Have a plan to keep your dental health coverage through the years. Here, we'll share some Medicare basics and what you can do if your plan doesn't include dental coverage.

A Quick Comparison of Medicare Categories

There are three broad categories of Medicare coverage:

- 1. Original Medicare (Parts A and B):** Covers hospital and medical care. Does not cover dental services (unless the dental services are related to a hospital stay).
- 2. Medigap (Medicare Supplement Insurance):** Covers copayments, coinsurance and deductibles not covered by Original Medicare. Does not cover dental services.
- 3. Medicare Advantage (Part C):** Covers hospital and medical care. Many—but not all—Medicare Advantage plans also cover vision, hearing and dental care, and prescriptions.

A Medicare Advantage Plan is the only Medicare category that may offer dental coverage, but only 19% of Iowans are enrolled in Medicare have Medicare Advantage. Keep in mind that not all Medicare Advantage plans cover dental. Medicare Advantage plans are available in 98 of Iowa's 99 counties, and the number of available plans varies by county.

Have Medicare? Delta Dental of Iowa Can Protect Your Oral Health and Save You Money

If your Medicare plan does not cover dental, it's important you enroll in individual dental coverage. Delta Dental of Iowa has plans designed to help older Iowans preserve their oral health for the long term.

With dental insurance, you're more likely to actually visit your dentist for preventive visits. These preventive appointments catch any dental problems before they become major (and expensive to treat). Research has also linked good oral health to better overall health, so there's added incentive to keep those twice-yearly dentist appointments.

In addition to keeping your mouth and overall health protected, dental insurance is also a smart move financially. Most Delta Dental of Iowa plans fully cover preventive services, like twice-yearly exams and X-rays. You'll also pay lower out-of-pocket costs for dental treatments, like crowns, bridges and implants, with dental insurance.

[Explore plan options designed especially for seniors and enroll today.](#)

SOURCES

<https://www.healthinsurance.org/iowa-medicare/#:~:text=About%20634%2C000%20Iowa%20residents%20are,enrolled%20in%20Medicare%20Advantage%20plans>.

<https://www.deltadental.com/us/en/protect-my-smile/dental-benefits/dental-insurance/medicare-dental-insurance-coverage.html>

Your New Fall Favorite Recipe: Vegetarian Pumpkin Chili

Perhaps no two words capture the classic festive flavors of fall better than “pumpkin” and “chili.” As the temperatures dial down in Iowa and plump gourds begin to speckle fields and doorsteps across the state, you know it's time to cook up some classic autumn fare like this vegetarian pumpkin chili. Plus, it packs in several mouth-friendly nutrients.

Let's start with the pumpkin: It contains vitamins A and C, two antioxidants that help prevent infections in your mouth. Vitamin C also supports gum health, and vitamin A boosts bone and teeth health. This recipe also contains red peppers, another excellent source of vitamin C. Carrots add more vitamin A to the mix, along with some fiber. And speaking of fiber, antioxidant-rich kidney beans contribute a healthy helping of vitamin B to reduce inflammation.

A dish that tastes good and supports your oral health? A second bowl may be in order.

Ingredients:

- 2 tablespoons extra virgin olive oil
- 1 onion, diced
- 1 teaspoon salt
- 1 cup carrots, diced
- 1 red bell pepper, cored and chopped
- 3 cloves garlic, minced
- 1 tablespoon chili powder
- 1 tablespoon cumin
- 1 teaspoon smoked paprika
- 1 teaspoon oregano
- 2 tablespoons tomato paste
- 1 can pumpkin puree (15 ounces)
- 1 can tomato sauce (8 ounces)
- 2 cans kidney beans, drained and rinsed (15 ounces each)
- 1 cup frozen corn kernels
- 1/2 cup vegetable broth
- Optional toppings: sliced avocado, fresh cilantro, shredded cheddar cheese, sour cream, crushed red pepper

Directions:

1. In a large pot, warm olive oil over medium heat.
2. Put onion and salt into pot. Sauté until onion is softened.
3. Add carrots, red bell pepper and garlic. Continue sautéing for 2 minutes.
4. Combine chili powder, cumin, smoked paprika, oregano and tomato paste with other ingredients in pot. Stir until all veggies are coated and cook for 2 more minutes.
5. Add pumpkin puree, tomato sauce, kidney beans, corn and vegetable broth. Stir to combine.
6. Bring chili to a boil, then reduce heat and simmer for 10 to 20 minutes.
7. Taste and add more salt or spices, if needed.
8. Top with your favorite garnishes and enjoy!