

Dental Insurance in India

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ABSTRACT:

Health insurance has become one of the primary modes of payment for healthcare services. Even though general health insurance has advanced significantly, it is still not comprehensive. Dental insurance is almost non-existent in India. Teeth and gums are as important as other vital organs in the human body. In India, more than 85% of the population has poor oral health. Despite this, only 12.4% of adults go to the dentist to get their teeth checked out and fixed. The cost of dental treatment is one of the major reasons people avoid visiting a dentist. In India, very few insurance companies cover dental insurance, and these are also insufficient. Therefore, dental insurance is the need of the hour. This article focuses on the current scenario of dental insurance in India.

Keywords: Health Insurance, Dental Insurance, India.

INTRODUCTION:-

Even the tastiest things on earth are known to hurt when you have a toothache. The state of one's teeth directly affects their general health.

Given the expertise and specialised equipment required, as well as the effects of inflation, dental treatment can be highly expensive in India, much like other forms of healthcare. The type of treatment you receive, the number of sittings required for each procedure, and other factors all affect the price of dental care. But if you want to avoid having to pay out of pocket for these dental operations, you may always choose a health insurance plan that also offers dental insurance coverage.

If you need treatment for dental issues, dental insurance in India might provide you with financial support. Despite not being standard coverage, it is a part of health insurance. Therefore, you must determine whether dental insurance is covered by your policy before buying, renewing, and filing a claim.

What is Dental Insurance?

Dental insurance is a type of health insurance created to cover the rising expenses of dental treatment.[1] Individuals can obtain coverage for dental care, hospitalisation costs, the price of medications, and other costs through health plans that include dental insurance. Additionally, the IRDAI stated in August 2018 that dental care would be covered by the health insurance plan even if it did not necessitate hospitalisation.

Dental insurance is typically excluded from basic health insurance plans in India. However, by paying an extra premium, it may be covered under an Out-patient Department (OPD) policy. Even if your OPD policy covers dental insurance, you might need to wait a certain amount of time before you can file a claim under your dental insurance policy.

Current scenario of Dental insurance policy in India

Sadly, the majority of Indians are unaware of the significance of oral hygiene. Many people still don't understand what a dental insurance plan is. One of the most frequent exclusions in health insurance policies is dental care.[2]

Dental insurance is not a stand-alone plan offered by Indian health insurance providers. They are covered by health insurance. The Insurance Regulatory and Development Authority of India (IRDAI) has requested insurance firms to remove dental procedures from the list of non-payable goods used by various health insurance companies in order to make individual dental insurance a reality in India.

Few of the insurers that provide dental insurance in India are:-

1. The ICICI Prudential Health Saver Plan is a life unit-linked insurance policy with benefits that can cover medical costs for prescription drugs, dental care, diagnostic tests, and other unspecified costs.
2. The New India Mediclaim Policy is a health insurance programme that, after two years with no claims, will pay INR 5,000 under Plan A and INR 10,000 under Plan B for OPD charges, including dental expenses.
3. The HDFC ERGO Maxima Plan is a health insurance programme that covers out-of-pocket costs for dental care that is not just aesthetic.
4. The Digit Health Care Plus Plan is a health insurance programme that covers outpatient dental care provided by a licenced dentist that is not aesthetic in nature.

Advantages of Dental Insurance

The following are some of the key advantages of purchasing dental insurance:[3]

- Tax Benefits are Offered: You can save up to Rs. 25,000 per year on health insurance by using Section 80D of the Income Tax Act. In addition, there may have been costs associated with dental care.
- Cashless Treatment: Most insurance providers have a big network of hospitals they partner with. When receiving dental care at one of the hospitals in the network, the insurance provider will pay the hospital directly.
- Maintaining dental health is possible: By choosing a dental insurance plan, you may be sure that you'll go to the dentist frequently. Financial support will also be given in the event that dental care is required.
- Costly Dental Procedures are Covered A dental insurance plan will ensure that your savings are not impacted because many dental operations are pricey. Many insurance providers provide plans that cover both in-patient therapies and OPD.

Inclusions and Exclusions under Dental Insurance in India

The coverage that is offered varies depending on the dental insurance policy. Some of the typical operations covered by dental insurance coverage are listed below:[4]

- Prevention of disease
- Extractions
- Dental illness
- Fillings and Root canal therapy
- oral infections
- An oral examination
- X-rays

One should read the policy wording to determine what is covered by the dental insurance plan.

Some of the exclusions from this insurance are Cosmetic Surgery; Dentures; Dental Prosthetics; Dental Implants; Orthodontics; Upper or Lower Jaw Surgery

CONCLUSION:

One should search for comprehensive coverage when one purchases a health insurance policy. To make sure to get the most coverage, people are frequently prepared to pay more money. While conditions like heart problems and organ-related disorders are covered, it happens frequently that smaller but just as important covers, like dental coverage, are not included. This is regrettable because dental health is just as crucial to your overall health as your physical health. For this reason, one should search for health insurance options that also

cover dental care. In India, very few insurance companies cover dental insurance, and these are also insufficient.

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