

## Need of Dental Insurance Plan in India-Survey

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**INTRODUCTION:** Practically in every developed country, dental insurance is available to a large number of people. It reimburses a percentage of dental visits and other dental treatment providers. Dental hygiene is an essential component of our daily lives. In most industrialized nations, dental insurance is one of the most common type of medical insurance, but not in India. Dental insurance shields consumers from the financial strains that come with unexpected dental expenses. If dental insurance were available, more people would seek dental care, reducing the hardening of dental disease and future costs for expensive dental treatment. If and when dental insurance is provided, it will have a favorable influence on people's attitudes toward dental care. The availability of dental insurance will help to improve oral health. Dental insurance will encourage patients to take better care of their teeth, resulting in improved oral health.

**AIM AND OBJECTIVES:** To formulate & introduce a comprehensive dental insurance plan in India. To evaluate people's & dentist's view on need of dental insurance in India

**MATERIALS AND METHOD:** Online questionnaire based, cross sectional study, conducted between 1st January 2022 to 30th January 2022, data was collected by filling the online questionnaire form from dentists & patients.

**RESULT:** There is demand & need for comprehensive dental insurance plan in India.

**CONCLUSION:** Government should provide dental insurance as part of general health care insurance to promote oral hygiene and dental field, also leading to control of the oral disease burden in India.

**KEYWORDS:** Insurance, Public Health, Dental insurance, Dentist

### INTRODUCTION

Dental hygiene is an important part of our everyday routine. People's oral health has a big impact on their quality of life, appearance, and self-esteem. From young toddlers to adults, teeth are highly important. Although some people have dental insurance via their employers, the majority of people pay for their dental care out of pocket. Dental appointments aid in the detection and treatment of oral disorders at an early stage. According to statistics, most dental patients only visit the dentist when they are in pain and never return for follow-up. To enhance oral health outcomes, it is critical to have a thorough understanding of how people use health services and the factors that influence this behaviour. Dental phobia, cost, distance travelled to receive treatment, and a preference for tooth preservation are all regarded hurdles to regular dental care.<sup>1</sup> Paying full price for dental services can be stressful, especially if extensive work is required. In India, there is no such thing as comprehensive dental insurance. In the Western world, dental insurance is one of the most common types of medical insurance. In India, dental insurance is still not widely available as part of medical treatment. It covers a portion of the

costs of visiting the dentist & other dental treatment providers. It protects consumers from financial difficulties as a result of unanticipated dental costs. In the Indian setting, however, this appears to be almost unheard of. India has showed promise for the insurance sector to expand due to its big middle-class population. There are 17 general insurance companies in India, 12 of which offer health insurance, but only two of them pay for dental treatment up to a specified sum.<sup>2</sup>

Dental coverage is the single most important factor in determining whether or not a person visits the dentist, according to the National Health Centre for Statistics' National Health Interview Survey.

The majority of Indians do not have access to basic oral health care, despite the fact that roughly 25,000 dental graduates graduate each year.<sup>3</sup> Being a price-sensitive market, India's affordability as insurance would be a godsend once and for all.<sup>4</sup>

### DENTAL INSURANCE SCHEMES IN INDIA

On October 9, 2002, Hindustan Lever (HLL)



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announced the launch of a dental insurance programme. Customers can get Rs.1,000 worth of free dental insurance with every purchase of Pepsodent toothpaste via a collaboration with New India Assurance. They covered expenses associated with the extraction of a permanent tooth due to severe caries and periodontitis, cost of medicines, but not for aesthetic dentistry or accident cases and the age limit had to be no more than 50 years old. This programme is no longer available.<sup>2</sup> ICICI Lombard Dental Insurance Cover is a health policy plan that reimburses dental consultation and treatment costs under Out Patient Treatment. Treatment costs can only be claimed once during the insurance period.<sup>5</sup> In its Easy Health Premium plan, Apollo DKV Health Insurance covers dental treatment on an outpatient basis up to a limit of Rs.5000/-, with a three-year waiting period.<sup>6</sup>

Our lawmakers routinely put oral health last during the pilot phase of the National Oral Health Care Program. They are misinformed about the impact of dental problems on overall health, resulting in step-motherly treatment of dental public health activities.<sup>7</sup>

## BURDEN & STATISTICS OF ORAL HEALTH IN INDIA

Oral diseases & ailments such as dental caries, periodontal disease, malocclusion, facial deformities, dental fluorosis, tooth loss, temporo-mandibular joint problems, facial trauma, & oral malignancies impact nearly 3.5 billion people.<sup>8</sup>

It is reasonable to expect a reduction in oral disease burden with significant changes in the dental sector and an increase in dental staff in India, as well as the establishment of private dentistry sectors, but India is experiencing population growth, with a growing senior population and a lopsided dental workforce distribution. Due to a number of economic and sociocultural reasons, the burden of oral problems in India has largely stayed same over time.<sup>9</sup>

According to a Ministry of Health-WHO India oral health study conducted in 2007-08, the prevalence of dental caries among 12-year-olds ranged from 23% to 71.5%, while adults aged 35-45 years ranged from 48.1% to 86.4%. The elderly, had dental caries in the range of 51.6 percent to 95.1%. Periodontal disorders affected 15.32% to 77.9% of adults & 19.6-96.1% of the elderly, respectively. According to research published in 2018, the prevalence of untreated dental caries in children under the age of six years was determined to be 49.6%

in India. If this percentage is extrapolated to children under the age of six, the number of children with untreated dental caries is estimated to be around 10 crores.<sup>8</sup>

Except for oral cancer, most dental problems are considered non-life threatening, expensive, and time consuming. The irony of India's budget allocation is that health spending contributes for about 2% of the overall budget, yet only a little percentage of that is allocated to oral health-related activities. In truth, there is no particular budgetary provision for oral health in India.<sup>10</sup>

Oral health issues are becoming one of India's major public health concerns. Oral disorders not only cause pain, suffering, functional, & cosmetic issues, but they also result in lost man-hours at work. As a result, they will undoubtedly have a substantial influence on our economy in the long run.<sup>11</sup>

## METHODOLOGY

This is online questionnaire based, cross sectional study, conducted between 1st January 2022 to 30th January 2022, we selected 150 Dentists & 150 dental patients as participants out of which 111 dentists & 115 patients participated. Informed consent was taken by the participants online. Data was collected by filling the online questionnaire form related to views on need of dental insurance plan in India.

**Inclusion criteria-** Dentists, Dental Patients

**Exclusion criteria-** Non-dental professionals, pediatric dental patients

**Sampling method-** Snow ball sampling

## RESULTS

**Patient's response:** 58% of respondents were female & 42% male with mean age of 25.04 (table 1). This indicates that there are more female dental patients than male.

	n	Minimum	Maximum	Mean	Std. Deviation
Age	115	14	60	25.04	9.283
N	115				

**Table 1.** Age distribution of respondents amongst patients.

A significant (15.7) percentage of patients choose never to visit dentist. Maximum (65.2%) patients tend to visit dentists only when the treatment is needed (table 2).

n(%)	
	Total n=115
Responses	
Never	18 (15.7%)
Once a month	8 (7%)
Once every 6 months	14 (12.2%)
Whenever needed	75 (65.2%)

**Table 2.** Visit frequency of patients

About 82% of the people visit a dentist only when there is a pain. (table 3)

N(%)	
	Total n=115
Responses	Visits
Yes	21 (18.3%)
No	94 (81.7%)

**Table 3.** Visit when there is pain

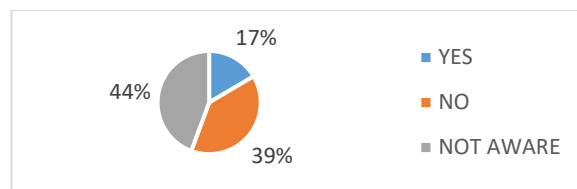
About 48% of the respondents brush their teeth twice daily, whereas 52% brush only once which shows lack of awareness & ignorance towards oral health. Only 50% of the respondents use tongue cleaner regularly which again indicates ignorance towards oral health. Due to the cost issues, about 30% of the respondents are not getting dental treatment in spite of having some or other dental related problem (table 4). 70% of the respondents were of the opinion that the government should start dental insurance plan. About 50% respondents would consult a dentist regularly, once in 6 months, if there is a government dental insurance plan. Also, 40% feel that they will consult a dentist as & when required, whenever there is a government dental insurance plan.

N(%)	
	Total n=115
Responses	Have issue but not getting treated
Yes	34 (29.6%)
No	81 (70.4%)

**Table 4.** Do you currently have any dental issue but not getting it treated because of high cost?

86 % of the respondents visit private dental clinics whereas only 14% visit the Government dental facilities & more than 90% of the respondents said that the Government dental facility offers cheaper dental treatment as compared to the private.

Only 17% of the respondents said that their health insurance covers the dental treatment, whereas, 44% said, they are not aware whether it covers or not (Figure 1).



**Figure 1.** Does your Health Insurance Plan cover your dental treatments?

About 83% percent from the patient’s respondents feel that there should be separate dental insurance plans apart from the general health insurance (Table 5).

N(%)	
	Total n=115
Responses	There should be separate dental insurance plan
Yes	95(82.6%)
No	20 (17.4%)

**Table 5.** Do you think there should be separate Dental insurance plan?

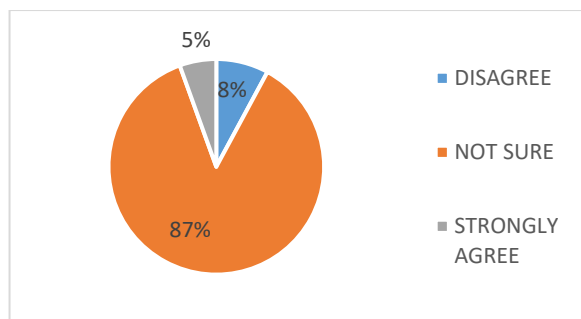
Only 17% of the respondents feel that the dental treatment is affordable on a regular basis & 37% of the respondents pay in instalments. 28.7% said it is really expensive, even though 45% consult or get treated whenever it is necessary.

**DENTIST’S RESPONSE**

60% of dentists were females & 40% males & 96% were private dental practitioners. Most of the dentists accept only one time cash or online payment. Only 1 % of the dentists accept instalment payment, which may be due to poor recovery rate of payment from patients but having a dental insurance will eliminate this issue.

According to dentists, only 18% feel that dental treatment is expensive. Remaining 89% were of the opinion that the cost is affordable or moderate.

78.2% of the dentists were of the opinion that if there is a (separate) government dental insurance plan then the dental awareness of the public will increase (Figure no.2). Almost all dentists (97%) feel that if there is government dental insurance plan available, the patient flow will increase. About 42% of the dentists have patients who regularly visit for general dental checkup. But, when we asked the same question to the patients, only 19% make regular visits for checkups (Table 6).



**Figure 2.** Do you think if there was government dental insurance plan then dental awareness

99.1% of respondent dentists feel that if there is a government dental insurance plan then will it lead to increased awareness & early detection of dental diseases.

Responses	N(%)
	Total n=115
	<b>Regular visits to dentist</b>
Yes	46(41.8%)
No	64 (58.2%)

**Table 6.** Patients who regularly visit for general dental check-ups?

About 86% of the dentists were of the opinion that the government is doing less for dentists & dental field.

### DISCUSSION

Dental insurance is a key determinant of oral health care accessibility. According to literature, those who have dental insurance visit their dentists more frequently than those who do not. Most insurance plans exclude cosmetic operations and orthodontic treatment for youngsters (if they are, the premiums are generally high). Despite the high frequency of oral disorders and the significant amount of money spent on dentistry, dental care policy alternatives were mostly overlooked in public health policy debates.<sup>12</sup>

According to this survey replies, the majority of patients seek dental care only when necessary, rather than as a preventive measure, and even dentists agree on this. Patients skip dental visits because they believe dental care is expensive, and instead wait for their dental health to worsen to the point where it requires intervention. Although it is common knowledge to brush your teeth twice daily, the majority of people do not do so, & the use of tongue cleansers is similarly low, indicating a lack of concern for oral hygiene. People are aware of their health insurance & pay close attention to detail when choosing one, but no one looks for or chooses dental coverage. While dentists believe that the cost of dental treatment is justified based on the amount of work and material necessary, the price may differ from one dentist to the next. Although many people have begun to visit the dentist for regular exams, the percentage of follow-up is poor. In India, both dentists and patients agree that a separate dental insurance is necessary. Dental insurance provides coverage for unforeseen dental costs, seeking to decrease or eliminate financial barriers. A dental insurance plan will improve the lifestyle of children and the elderly, as many children suffer from dental problems at a young age and many parents believe it is a waste of money to get dental treatment at such a young age. Also, the majority of dental problems arise with old age, such as complete tooth loss, cancer, periodontitis, and it is not always affordable for the elderly to go for dental treatment, so having a comprehensive dental insurance plan in place will help. Having dental insurance will result in more frequent patient visits for treatment &, in the long term, a reduction in treatment costs owing to greater patient flow. Having dental insurance will change people's attitudes about dental treatment & help dentists & the dental community in India.

Free dental care were made available to children up to the age of 12 under Israel's National Health Insurance Law in 2010, resulting in a large rise in the frequency of children's dental check-ups among communities. The American Dental Association's "Affordable Care Act" was linked to an increase in private dental benefits coverage & dental treatment utilisation, also reduction in financial obstacles to dental care, among young individuals.<sup>13</sup> Because most dentists prefer private practice and lack a community network, the government can formulate a dental insurance plan that will have a faster and wider impact and penetration throughout the country, promoting oral health and uplifting the dental community in India.

## CONCLUSION

Dental insurance is an effective way to manage the rising costs of dental care & eliminates many of the reasons why people avoid visiting to the dentist. Having dental insurance tends to boost dental check-up visits & millions of people will benefit from additional preventative & basic restoration services as a result of higher dental office visits. Dental insurance should be regarded an essential component of health-care coverage, and dental services should be available to the entire community as general health-care services. There is a dearth of public knowledge & preventative actions in India. It can eliminate many of the excuses people have for ignoring their dental health & benefiting dental sector in India.

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