

Dental Insurance: Biting on the Cost for Private Treatment

This spring the British Government is forcing a new service contract on dentists including new pay scales, changes in opening hours and surgery arrangements. Now dentists are not normally a complaining profession, but there's now open rebellion amongst them about this new contract. And they're determined not to be bullied. As a result, thousands of dentists are refusing to accept the new contract and will quit the NHS at the end of March. This will create mayhem for clients - and especially for the five million of us who seek emergency treatment for toothache each year! Many clients seeking treatment on the NHS will just be refused treatment. And those dentists who accept the new NHS contract will face a flood of new clients. The vast majority will again be turned away as even before this dental bust up, there was an appalling shortage of dentists. Waiting lists are bound to stretch into the ether! As a result, if you're desperate for treatment to a broken tooth or an abscess, or even want a check up, you'll be forced to search out one of the community based and NHS operated dental surgeries. If you're not sure where to find one, ask your Doctor for details of the closest to you. Unfortunately, the odds are it'll be miles away. Long journeys and a hospital style queue will be the norm. Getting dental treatment will be a days job! For many of us, going private is the only practical solution. The cynical amongst us may suspect that that's what the Government wanted all along! Going private means getting an appointment when you want one rather than waiting for ages with the NHS, and the ability to pick and choose your dentist. But it won't be cheap. The only good news is there are solutions to control your costs. Essentially you have four financial options: pay yourself as you go, dental insurance, capitalisation schemes or cash plans. Let's consider the financial help you can buy: Dental Insurance

The insurance industry has responded with a wide range of varying dental insurance policies. The following are just a few typical examples to give you a flavour: The Axa PPP Healthcare's Dental Costguard policy is designed to cover you just for dental emergencies and not routine work - you'll have to pay those cost all by yourself. But emergency treatment often works out expensive so Axa's policy does have merit. Axa's benefits include:

- Up to £10,000 cover per year for treatment following a dental accident (up to £2,500 per incident).
- Up to £250 emergency temporary treatment per incident in the UK and £500 per incident if you're overseas. That's up to a maximum payout of £1,000 per year.
- Up to £100 per incident for dentist call-out charges up to £200 per year.
- £50 per night if you'r in hospital under the care of a maxillo-facial or oral surgeon. Again, that's subject to a £1,000 annual maximum.
- Oral cancer is insured up to up to £25,000.
- Dentist's charges are reimbursed directly to you.
- And Axa provides a 24 hour helpline providing dental advice.

And the cost? It's £7.95 per month for a single policy or £9.95 for a policy to insure a couple. If you want a policy that covers both emergency and routine work, a policy such as WPS's Providential policy could fit the bill. It provides a basic level of dentistry cover. Policyholders have to pay the first 25% of each treatment but can claim up to £250 per year towards routine treatment including check-ups, visits to the hygienist and fillings. Emergency dental treatment can be claimed up to £1,000 per year but cover for accidental dental injury is limited to £250 per treatment. For those aged between 18 and 49 the premium is £12.48 and it's £15.90 per month for those aged between 50 and 69. For only £6 per month you can get basic dental cover with Universal Provident. Their policy insures you for up to £1,000 per year for routine work but it won't pay for check-ups. Accidental damage up to £1,000 per year and dental emergencies are insured up to £5,000 per year. Many policies also place a maximum on the number of dental treatments they'll pay for each year. For example, the policy from Boot's limits your claims to two check-ups, one crown and four fillings a year up to £500. Boot's policies start at £9 per month. So, as you can see from this tiny selection of policies, there are lots of options and lots of aspects to consider.

Capitalisation Schemes These are more expensive - but you pay for what you get! Before taking up a policy, your dentist has to make an assessment of your dental health and place you in one of, normally, five treatment groups. This will determine how much your scheme costs. The better your dental condition, the less you pay. For example, Denplan's dental care scheme costs between £9 and £30 per month and they tell us that the average price is £16.

Cash Back Plans The last alternative is a combined health cash plan. Dental care is covered along with a wide range of other health treatments such as optical treatment, hospital treatment, physiotherapy, chiropody even allergy testing. Each policy spells out exactly what is insured and the maximum value you can claim to for each type of health treatment. There's plenty of choice as most cash back plans offer three or four alternative levels of benefit. The more you pay, the more you are able to claim. Some plans allow you to reclaim all of the cost up to the annual maximum set in each health category; some will only pay a proportion of the cost. With cash back plans, the maximum cover for dentistry tends to be in the £70 to £200 per year range depending on the policy you choose and the level of cover you choose. For examples of back cash plans, visit the following web sites and click on "cash plans" when you get there: www.securehealth.co.uk and www.hsa.co.uk.

How to find the best deals in Dental cover As with most types of insurance, you'll find it cheapest on the Internet. Many companies give a 10% discount for buying on the Internet. Search for "dental insurance" but use the UK variant of your favourite search engine - otherwise masses of American sites will pop up! The best sites are those that either compare dental plans or those which are operated by a specialist dental insurance broker. With these brokers, you submit your details and come back with the options and dental policies that best suit your requirements. They'll also be on the look out for special offers. But if are determined to go direct to an insurance company, you can still do it on the Internet - but it's unlikely that you'll stumble on exactly the best policy! There are so many to choose from! And the broker will probably find it for you cheaper. So, it will come as no surprise to you that we recommend the broker route!

About the Author

Volk optical designs and manufactures diagnostic, therapeutic and surgical.