Health plan to include dental

More than one-third in TN have not seen dentist in year

By Tom Wilemon
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Besides medical insurance, adults also can buy supplemental dental coverage when enrollment begins on the Health Insurance Marketplace Oct. 1.

Dr. Cheray Farmer-Dixon, dean of dentistry at Meharry Medical College, said better access to dental insurance is an important step toward recognizing oral care as a medical priority. Healthy smiles are far from abundant in Tennessee, where almost 36 percent of people have not been to see a dentist in a year and 33 percent of people older than 65 have lost six or more teeth, according to the U.S. Centers for Disease Control and Prevention.

"This is really a major step in providing dental care for adults," Farmer-Dixon said.

But it is still just a step. While the Affordable Care Act designates dental coverage as an essential health benefit for people younger than 18,
4 in TN will offer dental coverage

That is not the case for adults. The American Dental Association estimates that the federal health law will reduce the number of children without dental care nationwide by 15 percent. For adults, the impact is estimated to be a 5 percent reduction.

No subsidies
Subsidies to help uninsured and underinsured adults buy medical coverage on the exchange do not apply to dental plans. However, the exchange will make dental coverage more accessible and could lower premiums depending upon how many people buy it. Generally, coverage prices range from $20 to $60 per month, depending on age.

In Tennessee, four companies are offering dental plans: Delta Dental of Tennessee, BEST Life, Cigna and Humana. “Oral health is absolutely essential when looking at overall health,” said Phil Wrenn, president of Delta Dental of Tennessee. “If you think about it, the mouth is the gateway to the rest of the body. Healthy teeth and gums enable you to smile, chew, eat and talk, and all of that is jeopardized if oral health is in poor condition.”

He also pointed out that dentists can detect symptoms of 120 diseases during an exam, including oral cancer and complications of diabetes.

Costs may drop
Paul Peatross, president of BEST Life, said his company is offering adult dental coverage on the exchanges in all 50 states where it does business. He said that while the cost of providing that care may be high at first, he anticipates that it will go down in the long term as more people get in the habit of going to the dentist.

“If they get on a regular maintenance regimen, you’d expect costs to go down, which will bring down the costs of the premiums as well,” Peatross said.

Ray Smithberger, general manager of individual and family plans for Cigna, said his company modified the pediatric coverage it already offered in Tennessee to also establish a plan for adults. He said he could not estimate how many adults might buy dental coverage on the exchange.

“It goes back to kind of the two big questions that everybody is trying to answer: ‘How many people are going to show up? Who are they and what are they going to buy?’