

# Where dental benefits fit in to health-care picture

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“So everybody floss. That’s my first- am I right? You got to floss!” So said the President of the United States when asked if the new Health Care Legislation would include dental benefits, while visiting Las Vegas a few months back. While most Americans are concerned about their health care coverage many are also thinking about what dental benefits will look like in the future.



This question about Obama Care and dental benefits is also being asked by patients in Washington dental offices lately, and is not an easy question to answer depending on your age, employment status and level of income.

One apparent change directly related to the new healthcare legislation is a parents’ ability to keep their older children on their dental insurance now even if they are married or employed. It used to be that the kids were on their own at age 21 unless they were in school, but now they can remain under their parents’ dental insurance through age 25.

With the economy and tax revenue being sluggish, at present, some state government dental plans have been severely cut back or eliminated altogether. In the state of Washington, for example, dental help for lower income adults, commonly known as the DSHS Plan, has been curtailed and now only covers emergency medical and surgical treatment for adults. It’s likely that these cuts will have a noticeable effect on visits to emergency rooms of Washington hospitals in the future as

small easily fixable problems become angry abscessed teeth. Local dentists are trying to do their part to assist these individuals by donating thousands of dollars in free services within their offices. Dr Pat Sharky, Dr Ron Will, Dr Ted Flaes, Dr Doug Coe, and others donate their time working on the mobile dental van operated by the Sherwood Foundation and Keith Canwell. Sonbridge Community Center in College Place is constructing a dental clinic for low income individuals with dental needs to be staffed by volunteer dentists, but there is no question the need will far outstrip the ability of dentists to provide the service.

The lackluster economy is also affecting people who have existing dental insurance through their job. Dental insurance, or more specifically dental benefits, are typically purchased by the employer and are part of a total benefit package that the employer offers as part of employment. Usually the employer has a set amount they budget per employee for benefits which include medical, dental, vision etc.

As most people are aware medical insurance premiums have been going up dramatically in the past few years. This is starting to have an effect on the dental benefits that employers offer as they now are searching for ways to keep their total benefit package costs within their budgeted amounts. People fortunate enough to have dental benefits will probably see a few significant changes in the future. The covered services may be reduced and people may have to start paying a small co-pay on services that they previously had covered at 100% such as cleanings and x-rays. As employers put pressure on dental insurance companies to keep premiums low, dental insurance companies in turn start looking for ways to decrease their benefits paid out to dentists. This could include decreasing

maximum amounts paid per year, or increasing the percentage the patient pays for services. In one recent instance the state of Washington's largest dental insurance carrier, WDS, has unilaterally cut previously negotiated fees agreed to by "in network" dentists and switched benefit plans resulting in an approximate 30% decrease over the past 2 years. In some cases the new fees are nearing or falling below the cost of providing the service, and dentists may have to change to "out of network" just to continue providing dental services. If you currently have dental benefits that you have been thinking about using it would be wise to use them before they change. Hopefully as the economy improves again the dental benefit plans purchased for employees will also get better.

Whatever the future brings for dental benefit plans it is a safe bet that employer based plans will provide more complete coverage than a new government plan will be able to. It would, however, be very helpful to have alternate coverage for children and adults who fail to qualify for existing benefits programs. In his address in Las Vegas, President Obama stated that dental hygiene is actually very important to keeping your heart healthy and he would like to add Dental Benefits to Obama Care, if they can find the extra funding. Until then... "Everybody floss. That's my first-am I right?" You are right Mr. President!