



DENTAL INSURANCE IN INDIA: AN EFFECTIVE SOLUTION TO ENHANCE ORAL HEALTH AND MITIGATE THE FINANCIAL BURDEN OF DENTAL TREATMENTS

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ABSTRACT **Background:** India is experiencing a significant shift in healthcare awareness, with an increasing emphasis on preventive measures and holistic well-being. However, amidst this evolution, oral health often remains overlooked. Dental care is essential for overall health, but dental procedures in India are expensive and cannot be afforded by many. Dental insurance can help manage these costs by providing financial coverage for routine checkups, scaling, and major procedures like root canal treatments and extractions. This article explores the growing need for dental insurance in India, highlighting its benefits for individuals and families. It discusses how dental insurance can encourage preventive care, reduce financial burden, and promote overall oral health.

KEYWORDS : Dental insurance, India, OroGlee, dental care costs, oral health.

INTRODUCTION

Health has been declared as a fundamental human right. Oral health, being an essential component of overall health, can be described as the gateway to the body.⁽¹⁾

Oral health is a crucial yet frequently overlooked aspect of overall well-being for both children and adults. Dental issues such as cavities, gum disease, and oral cancers present significant global health challenges, particularly in developing nations. These conditions not only hinder daily activities at school, work, and home but also greatly reduce the quality of life for many individuals, particularly those with low income or lacking insurance coverage. Disparities in oral health status, between urban and rural populations in countries like India and other developing nations, are substantial. Despite notable advancements in dental technology and scientific understanding of oral diseases, significant gaps persist in both the prevalence of dental conditions and access to dental care among different segments of the population.⁽²⁾

The primary obstacle preventing people from accessing dental services is the exorbitant cost associated with dentistry. The rising cost of healthcare can be attributed to various factors, including the public's escalating demand for health services, advancing healthcare technology, insufficient incentives within the healthcare system, improvements in healthcare quality, and general inflation. This surge in healthcare expenditure across industrialized nations has led to the development of new methods for payment such as reimbursements and insurance co-payments.⁽¹⁾

Most people cannot afford to use fee for service on a regular basis. The majority of individuals will only see dentists for curative treatments. Preventive measures are not prioritized owing to high costs, distance to be travelled to obtain treatment, low preference for tooth preservation, and as a result, the percentage of the population using dental services has remained low. Even dental fear is recognized as one of the barriers to receiving regular dental treatment.^{(1),(3)}

In developing nations such as India, charge for service remains the most common sort of payment system. Paying the entire fee for dental care can be stressful, especially if major treatment is necessary. In the Western world, dental insurance is one of the most popular forms of medical insurance. In India, there is no concept of comprehensive dental insurance, and is still not commonly offered as a part of medical insurance.^{(1),(3)}

Due to a shortage of information regarding the significance of introducing dental insurance in India, this article aims to promote understanding the need of dental insurance in India. Dental insurance has the potential to foster awareness of oral health care starting from the grassroot level. Moreover, it could incentivize individuals to go for regular dental check-ups, thereby serving as a proactive preventive measure. This proactive approach holds the potential to significantly improve overall oral health outcomes in the population.

DISCUSSION:

Dental insurance is a form of insurance policy that covers the costs of dental care and treatments. Dental insurance policies may include a variety of dental care treatments such as regular check-ups, scaling, fillings, and other dental procedures. Though these policies cover a wide range of dental care treatments, the particular coverage varies based on the plan and insurance provider. As dental treatments become more expensive, having dental insurance may give financial protection and peace of mind.⁽⁴⁾

Fee for service was the first method of payment to the dentist for the services provided. It was the major method of payment for many years until new types of payment became available. The payment methods kept changing as years passed by.⁽¹⁾

1945- In St. Louis, USA, Voluntary prepaid comprehensive dental care was started.

1948- National Insurance Scheme including Comprehensive Dental Service was established in England.

1948- In New York City, group health dental insurance was found as open-panel pre-payment system by Bisell B. Palmer.

1949- Group Health Association, a consumer cooperative in Washington, launched a clinic dental service that quickly transitioned from fee for service to prepayment.

1966- Medicare started providing medical treatment to the elderly of the United States, irrespective of their financial background. It does not cover dental treatments. But Medicaid covers medical and dental treatments for people with limited income and resources.

1989- Delta Dental Plan and other agencies in USA covered around 107 million people.

However, charge for service remains the primary mode of payment in many developing nations.⁽¹⁾

On October 9, 2002, for the first time in India, Hindustan Lever (HLL) announced the establishment of a dental insurance plan. Customers could avail free dental insurance worth Rs.1,000 with every purchase of Pepsodent toothpaste through a partnership with New India Assurance. They covered the cost of extracting a permanent tooth owing to severe caries and periodontitis, as well as the cost of medications, but not cosmetic dentistry or any dental injuries due to accident. The age limit for availing this plan was 50 years. This program was gradually discontinued and is not available currently.^{(3),(5)}

Need For Dental Insurance:

Oral health is a key component of overall health and is an important element of contemporary living. Factors hindering access to oral health care services include insufficient understanding regarding the

effects of delayed treatment and the modalities accessible, ignorance, poverty, preoccupation, financial constraints, inaccessibility to dentists, difference in the prices between the clinics and within the clinic, inappropriate guidance and care, self-medication, fear, anxiety, misinterpretation, and misconception about the effects of dental treatment.⁽⁶⁾

According to the recent (2020) data from the National Association of Dental Plans, 80% of the US population has dental benefit coverage.⁽⁷⁾

Dental insurance offers a practical solution for tackling increasing dental expenses and eliminates the most common excuse for avoiding dental visits. It serves as a valuable resource when confronting hefty bills for dental treatments.⁽⁸⁾

Individuals with dental benefits coverage are more likely to visit a dentist, have multiple dental visits, and receive a checkup rather than treatment.⁽⁸⁾

The majority of dental issues can be avoided. The importance of regular dental care is now widely recognized, replacing the past reliance on emergency visits. Dental insurance decreases the global economic burden of oral disorders. It also raises awareness regarding preventive and prophylactic procedures at the grassroot level, which helps to instill a healthy dental attitude. As a result, it is an effective tool for promoting oral health.⁽⁶⁾

India is a price sensitive market, and affordable insurance will benefit everyone. If dental insurance becomes readily available in India, individuals will be more than willing to seek preventive and prophylactic dental care, decreasing the incidence of oral diseases and future costs for expensive dental treatments.⁽⁸⁾

But why are routine dental checkups important?

Dental checkups on a regular basis are essential for maintaining good oral hygiene. Here are some reasons why regular dental checkups are important.

1. Preventive care: Regular dental check-ups help dentists detect anomalies early on, perhaps preventing more serious tooth issues in the future. Regular cleanings can help prevent gum disease and cavities.
2. Detection of dental problems: Regular dental check-ups enable the dentist to detect dental abnormalities that may not be evident to the patient, such as interproximal caries, gum disease, or tooth decay.
3. Maintaining good oral hygiene: Routine dental checkups include a thorough cleaning of both the gums and the teeth, which may help maintain great oral hygiene and avoid dental disorders such as bad breath.
4. Customized treatment plans: Based on the individual's oral health, the dentist can develop a treatment plan that matches their unique dental care needs.⁽⁴⁾

An all encompassing, comprehensive solution covering both preventive dental care and dental treatments is the need of the hour.⁽⁸⁾

Unlike most Western countries, India does not have any standalone dental insurance policies. The Indian Dental Association has been working to develop a new all-inclusive oral and dental health care insurance program. However, it has been unable to make any significant progress on this front. Dental health insurance can also help to raise dental care awareness at the grassroot level. It would act as an excellent motivator for patients to visit the dentist on a regular basis, resulting in an effective preventive strategy. To enhance awareness and promote the advantages of preserving tooth longevity across society, it is imperative for the dental profession to push for the implementation of dental insurance systems among policymakers for the broader population.⁽²⁾

A study conducted by Zivkovic et al., in Ontario, Canada, on how dental insurance can show positive impact on oral health outcomes in Ontario, revealed that individuals with dental insurance had better oral health results overall and also across all income, education, and age categories. Lower income groups had larger marginal impacts on dental insurance than higher income quintiles, indicating that the most financially poor people would gain most of the benefits if universal dental coverage were introduced.⁽⁹⁾

A study was conducted by Maniyar et al., in Bengaluru about the awareness and attitude towards dental insurance and dental treatments on individuals covered under EHS and individuals not covered under EHS. It was observed that individuals with EHS coverage utilized

more of dental services when compared to the uninsured ones.⁽¹⁰⁾

OroGlee Solutions Private Limited (OroGlee), a tech-based company focused on dental health, in Hyderabad, has made a pioneering initiative aimed at making dental insurance a reality in India. With a deep understanding of the pressing need for accessible oral healthcare, they have embarked on a mission to bridge the gap between quality dental services and financial affordability.⁽¹¹⁾

Through strategic partnerships and innovative solutions, OroGlee is dedicated to revolutionize the landscape of dental insurance in India. This initiative aims to empower individuals and families across the nation by providing comprehensive coverage for dental treatments and preventive care.⁽¹¹⁾

By leveraging technology and extensive network of dental professionals, they are committed to offer affordable premiums, transparent policies, and seamless access to a wide range of dental services. Their goal is not only to ensure financial security in the face of dental emergencies but also to promote proactive oral health practices through education and awareness campaigns.⁽¹¹⁾

In a significant move towards enhancing oral healthcare accessibility in India, OroGlee in association with Magma HDI General Insurance Company (Magma HDI) launched a pioneering dental insurance plan for OroGlee users. With an annual premium as low as 800 rupees and a coverage limit of 25,000 rupees per year for OroGlee users, this collaboration aims to address the pressing need for comprehensive dental coverage in our country.⁽¹²⁾

India, despite its rapid economic growth, continues to face challenges in providing adequate dental care to its populace. The cost of dental procedures often proves prohibitive for many individuals and families, leading to delayed treatments or neglecting the dental condition, which can exacerbate oral health issues over time.⁽¹²⁾

The introduction of OroGlee dental insurance plan, in partnership with Magma HDI, marks a significant step towards bridging this gap. By offering coverage for a wide range of dental treatments, including routine check-ups, scaling, fillings, and even more extensive procedures such as root canals, crowns and extractions, this insurance plan ensures that individuals can access timely and quality dental care.⁽¹²⁾

One of the standout features of this dental insurance plan is its provision for cashless treatments, which eliminates the hassle of upfront payments and reimbursement procedures. By offering cashless access to a network of empaneled dental clinics and practitioners, OroGlee and Magma HDI streamline the process of seeking dental care, making it more convenient and accessible for policyholders.⁽¹²⁾

The most compelling aspects of this dental insurance plan is its affordability. With an annual premium starting from just 800 rupees, it is designed to be accessible to a broad spectrum of the population, including those from lower-income groups who may have previously struggled to afford out-of-pocket dental expenses.⁽¹²⁾

Furthermore, the coverage limit of 25,000 rupees per year also provides individuals with a considerable buffer against unexpected dental emergencies which might need more extensive treatments. This ensures that they can seek prompt care without worrying about the financial burden.⁽¹²⁾

The variation in prices of dental treatments across different clinics and even within the same clinic can be confusing and daunting. It often leads to individuals delaying or forgoing necessary dental procedures due to concerns about affordability. However, with the coverage provided by OroGlee, their user need not worry, as the expenses are covered by the insurance provider.⁽¹²⁾

Beyond the immediate benefits to individuals, the introduction of dental insurance in India holds broader implications for public health. By encouraging regular dental check-ups and preventive care, this initiative has the potential to reduce the prevalence of dental diseases and improve overall oral health outcomes across the population.⁽¹²⁾

Moreover, by alleviating the financial burden associated with dental care, OroGlee in collaboration Magma HDI, empowers individuals to prioritize their oral health without compromising on other essential expenses. This, in turn, contributes to a healthier, more productive

society.⁽¹²⁾

OroGlee is now aiming to upend the plans with lower premiums and more comprehensive coverage, making dental care accessible to a wider range of Indians.⁽¹²⁾

CONCLUSIONS

In conclusion, the necessity for dental insurance in India cannot be overstated. With a growing awareness and impact of oral health on overall well-being, coupled with the potential to mitigate financial barriers to dental care, the introduction of dental insurance stands as a crucial step towards ensuring accessible and preventive oral healthcare for all. It is imperative for policymakers, healthcare professionals, and individuals alike to recognize the significance of dental insurance as a means to promote dental health awareness, encourage regular check-ups, and ultimately enhance the quality of life for millions across the nation.

The introduction of dental insurance by OroGlee and Magma HDI heralds a new era of oral healthcare in India. With its affordable premium, extensive coverage, and commitment to promoting dental wellness, this initiative addresses a critical need and paves the way for a healthier, happier future for all Indians. It is a reminder that dental health is not a luxury but a fundamental right that should be accessible to everyone, regardless of their socio-economic status.

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