

Dental costs take bite out of family farmer and rancher budgets

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A new report issued by The Access Project and Brandeis University found that the costs of dental care represent more of a financial burden on families and individuals than has been previously recognized. In a survey of family farm and ranch operators in seven Great Plains states, three-quarters of households reported having dental out-of-pocket costs. The report, *The Cost of Dental Care and the Impact of Dental Insurance Coverage*, found that families on average spent \$873 out-of-pocket annually on dental care, exceeding their \$700 average out-of-pocket costs for prescription drugs. The amount spent on dental care constituted more than a quarter (27%) of families' overall out-of-pocket health care costs.

When factoring in the estimated cost of dental premiums, having dental insurance did not result in a major reduction in average costs. However it did have significant benefits - having dental insurance made dental expenses more predictable, made it less likely that people delayed care, and made it less likely that healthcare costs contributed to people's financial problems.

However, fewer than half (42%) of the farm and ranch operators surveyed had dental insurance, significantly less than the 60% of American's nationally who have such coverage. These low rates of dental coverage reflect the fact that farmers and ranchers are much more likely than the population at large to purchase [health insurance](#) in the individual, non-group market. Only 12% of survey respondents purchasing in this market had dental insurance, compared to nearly two-

thirds of those who obtained insurance coverage through off-farm or ranch employment.

"Whether looked at through the financial lens of medical debt or the health lens of access to effective treatment, we get the same picture," said Kim Moore, President of the United Methodist Health Ministry Fund in Kansas. "The costs of dental care are exceeding families' resources to pay them and resulting in delayed care and financial burden."

The Access Project's report is the fourth in a series of issue briefs based on a 2007 survey of farm and ranch operators in Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota, and South Dakota. The Access Project and its partners at Brandeis University and the University of North Dakota School of Medicine's Center for Rural Health contracted with the USDA's National Agricultural Statistics Service to survey more than 2,000 non-corporate farm and ranch operators (those operating as sole proprietors or partnerships). Some state-specific data are available in the Appendix of the report.

Findings from the report include:

- Families on average spent \$3,231 out-of-pocket for medical, prescription, and dental care, including \$873 on dental care and \$700 on prescription drugs.
- Three-quarters of survey respondents had dental out-of-pocket costs, with similar percentages for those with and without dental insurance coverage (77% for those without dental insurance and 73% for this with coverage).
- Farm and ranch operators obtaining health insurance through off-

farm or ranch employment were far more likely to have dental insurance (64%) than those purchasing their health insurance in the individual, non-group market (12%).

- When the estimated premium costs for dental insurance were factored in, the average amount spent in total (premiums plus out-of-pocket costs) were similar for those with dental insurance (\$978) and those without such coverage (\$1,007)
- Nonetheless, dental insurance coverage provided important benefits -- it made it less likely that people delayed dental care or that dental costs contributed to financial problems.

Nebraskan Alice Dubs runs a cow/calf operation with her husband and knows firsthand the burden of paying for dental care. They buy health insurance on the individual market with an annual premium of \$8,500 and a deductible of \$5,000 per person for their family of two. They have no dental insurance. Alice recently broke a tooth and needed extensive bridge work done. The total cost was \$3,500. She paid the dentist with her credit card but then had to borrow the money from the local bank using the ranch as collateral.

"While this report focuses on the dental costs for family [farmers](#) and ranchers, we believe their situation is typical of many self-employed and small business people," said Carol Pryor, lead author of the report and Policy Director at The Access Project. "A lot of attention has been paid to the high cost of prescription drugs. We hope this report grabs the attention of policymakers since it shows that average dental costs can consume an even greater part of a family's budget."

The finding from this report raise questions regarding the structure of health insurance coverage, especially for those families without benefit of employer-sponsored coverage. The report illustrates that dental costs

are a burden for many families and that these costs can be a barrier to needed dental care. The Access Project urges policymakers to consider including oral healthcare issues in the upcoming national healthcare reform dialogue. In particular, it recommends expanding health [insurance coverage](#) to include adequate protection for oral health care. "We need to remind policymakers that the mouth is part of the body," stated Kim Moore of the United Methodist Health Ministry Fund in Kansas.

More information: The report may be downloaded on The Access Project's website at www.accessproject.org .

Source: Brandeis University ([news](#) : [web](#))

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