

Without insurance, dental care can take a bite out of fixed incomes

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“Many assume that dental services, like medical ones, are covered under Medicare,” but they are not, said Karin Arsenault. Credit: Ingimage

If you're over sixty-five, chances are better than two-to-one you don't have dental insurance. According to a report released in May by the

Centers for Disease Control and Prevention, only 29.2 percent of American seniors had dental insurance as of 2017. And, according to the CDC, those who are over seventy-five, black, Hispanic, or living below the poverty level are even less likely to have dental coverage.

Dental benefits are not covered by Medicare, the federal [health](#)-insurance plan for seniors. Adult dental coverage under Medicaid, the program for low-income people of all ages, varies by state. Many states provide only emergency services, and four states provide no coverage whatsoever.

Seniors who have dental insurance either purchase it themselves or receive it as part of retirement benefits from an employer.

Yet all [older adults](#)—even those with dentures—still need at least a yearly dental checkup, for the sake of both oral health and [general health](#) and well-being, said Karin Arsenault, D94, clinical director of the geriatric center program at Tufts School of Dental Medicine.

Reconciling these needs with the ability to afford and access dental care is a problem that will only become more pressing as the Baby Boomers enter retirement, she said. With 10,000 Americans a day turning sixty-five, it's an issue that's sure to affect most families.

Tufts Now talked with Arsenault about what you—or your parents or grandparents—need to know about the oral health needs of older adults, and how seniors without insurance can find care.

Tufts Now: Why is it important for older people to visit the dentist?

Karin Arsenault: Older adults are even more affected by [poor oral health](#)

than their younger counterparts. Very often, seniors have multiple chronic diseases for which they are prescribed a number of medications. Side effects such as dry mouth, inflammation, infections, and mouth sores put them at severe risk for consequences to their oral health, their whole-body health, and quality of life.

Older adults are retaining their teeth longer, and as a result, their dental care has become even more complex than in the past. There is a notion that if you no longer have teeth, you don't have to visit the dentist. However, it's still essential for those individuals to get an annual oral cancer screening and soft- and hard-tissue exam.

Over time, dentures become ill-fitting and broken-down—they cannot last for a lifetime and need to be replaced. Poor-fitting dentures can lead to serious health issues, poor chewing, inadequate nutrition, speech problems, low self-esteem, and social isolation.

There is a significant link between oral health and systemic diseases such as diabetes, heart disease, reflux, and respiratory infections—and now researchers are even talking about Alzheimer's disease. Dental professionals are often the first to pick up on the telltale signs of disease.

How can seniors access dental care if they don't have insurance?

Unfortunately, there are very few options available, most notably for the elderly who are homebound or living in long-term care facilities. The American Dental Association and the Special Care Dentistry Association are advocating to have comprehensive dental benefits included under Medicare Part B.

Seniors can purchase private dental insurance, but it is costly and

unaffordable to those on a fixed income. Seniors who live below the federal poverty level can qualify for Medicaid, but they must be lucky enough to live in a state that provides some level of dental care benefit.

Seniors who are mobile and live near an urban area have some better choices. They can reach out to community health centers that offer sliding fee scales. Or they can go to a university dental school, where prices are considerably less than in private practice. Dental schools are an excellent alternative. They offer high-quality care that is affordable and convenient—the general dental clinic and all specialty clinics are in one location. A root canal, an implant, or periodontal treatment can all be completed under one roof, making it simpler for the patient, and allowing for continuity of care and interprofessional communication between departments.

At Tufts School of Dental Medicine, at least 22 percent of our patients are over sixty-five. Our comprehensive-care clinic provides a wide range of services at a 50 percent lower cost than area private practices. Medicaid (MassHealth) and most other dental insurances are accepted. We also offer a walk-in emergency clinic.

The CDC report documents that people in the sixty-five to seventy-five age bracket are far more likely to get oral-health care than those who are older, with the least likely being those over eighty-five. What contributes to this?

Seniors in their late sixties or early seventies might be in a situation where they are not yet retired, not living on a fixed income, and getting [dental insurance](#) through their employer. That gradually drops off as a person ages. For those over eighty-five, there may be numerous compounding factors that contribute to a decline in accessing oral care:

increased frailty, lack of mobility, loss of independence, loss of income, issues around transportation, and difficulty accessing providers willing and able to handle their complex needs. Baby Boomers tend to have greater health literacy than much older adults, who were not as fortunate to be exposed to fluoride or preventive [dental care](#) from a young age.

Most people approaching retirement seem to be caught unaware when they learn that dental care is not included in Medicare.

It catches older adults off guard, and they're not prepared. Many assume that dental services, like medical ones, are covered under Medicare. As a profession, we must do a better job educating and preparing our patients, so that when they enter their older years, they have a solid foundation. It is imperative to reinforce prevention through all life stages so that when young people reach their [senior](#) years, they should be much better off.

Provided by Tufts University

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