



Guide to Finding Dental Coverage

Compiled by the Tompkins County Health Planning Council

(September 2010)

A program of the Human Services Coalition of Tompkins County

Finding dental insurance is not an easy task. In order to clarify options available for lowering costs for dental work, the Human Services Coalition provides this guide about dental insurance and discount plans, as well as additional lower cost dental resources in the area.

(This guide provides information to help you consider options; it does not provide dental, financial or insurance advice.)

A word of caution...

Many people do not get regular dental care. However, by not accessing regular dental care, they find themselves eventually in need of major dental care. Poor oral health is also increasingly linked to a number of other medical problems. Not only does dental care cost more when extensive care is needed, but it can also be more painful while you wait for treatment. **To better save money on dental care, the BEST things you can do are to brush and floss daily and have regular checkups.**

DENTAL INSURANCE

Why is dental insurance with full coverage so expensive/hard to find?

To understand why we cannot find dental insurance like other types of insurance, we must take a look at how insurance works.

How does insurance work? The insurance business is based on spreading risk. Take for example, home insurance. You pay a minimal premium and in exchange the insurance provider will pay for damage done to the house. (e.g. House burns down.) By purchasing the insurance, you feel safe knowing that no matter what may happen, you are covered. In many cases, nothing will happen, so the insurance company will make money. In the case that something does happen, the insurance company takes your contribution and contributions of other customers to pay the expenses of your house.

How is dental different?

Unlike disasters and house fires, dental care is quite predictable, and therefore eliminates much of the risk factor. For the average person, dental care includes cleanings twice a year, and sometimes a filling or a root canal. Insurance companies would end up having to increase the cost of premiums to cover the risk - because the insurance company would not only have to cover the regular dental services, but it would also have to cover extra work. Few people are willing to pay the associated higher premiums, and this results in a 'bad risk pool,' (i.e. only those using the services buy the services), which continues to drive up the premium costs. The result is that finding affordable dental insurance that works like other types of insurance is nearly impossible.

How do I find individual or family dental insurance?

1. *Can you get it through your employer?*

In most cases, people access dental coverage as part of their health insurance, often from an employer-sponsored plan. If you are employed, talk to your employer about current options or the possibility of setting up a dental plan to cover you and your co-workers. In some areas employers can get tax benefits or other benefits for providing the coverage.

Self-employed? If you are self-employed, speak to a broker about plans with dental coverage for you and your employees. The Tompkins County Chamber of Commerce (273-7080) has a list of area brokers.

2. *Can you qualify for a State insurance plan that provides dental coverage?*

Find out if you or your family members qualify for a free or low cost State program like Medicaid, Family Health Plus or Child Health Plus – all of these plans provide dental coverage. Call the Get Covered Info Line at 2-1-1 to find out if you might be eligible and how to apply.

For more information about dental resources in Tompkins County, please call 2-1-1 (Information & Referral, a program of the Human Services Coalition of Tompkins County)

If you are already covered by Medicaid:

- You may call the Dental Case Management program at 274-5344 for help finding a dentist that accepts your plan.
- Wilson Dental (289 Chenango St., Binghamton, NY) operates a van that will provide transportation to Medicaid recipients in Broome, Tioga, Chemung, Tompkins, Schuyler, Chenango, Otsego and other Southern Tier Counties. Call (607) 217-7123 for more information.

3. Purchasing private direct-pay plans

The last option is purchasing individual/family dental coverage plans directly from insurance providers. Few insurance companies sell dental insurance separate from health insurance, especially to individuals/families. To our knowledge at this time, **Delta Dental** and **Aflac** do this in Tompkins County. By paying monthly or yearly premiums, you receive substantial discounts on dental care.

As with any insurance plan, remember to check the network of providers. Currently, Delta Dental's plan has only one Tompkins County dental office in their network (which means that is the only dental office where you would receive any insurance benefit). Aflac does **not** limit providers, however premiums are considerably more expensive.

Dental INSURANCE plans available in Tompkins County:

Delta Care® USA Individual and Family Dental Program
Individual plans cost \$123/year
Two person plans cost \$202/year
Family plans cost \$299/year

Delta Dental of New York, Inc.
800-422-4234
www.wekeepyoumiling.com

Aflac New York Dental plans for individuals
Individual plans cost between \$369.60 – 586.80/year
Family plans cost between \$930 - 1,718.40/year

Aflac New York
800-366-3436
www.aflacny.com

Dental discount plans – different than dental insurance?

While dental discount plans are not insurance plans, they work to reduce dental costs. They have an easy approval process. Like insurance plans, they have a network of dentists where the plan is accepted and you will receive a discounted rate. These programs generally lower the costs on almost all dental services by 15-60%. There are no claims to be filed - you are solely responsible for the bill, but you present a discount card to a network dentist and you will be given a discount on your fee.

Dental DISCOUNT plans available in Tompkins County:

There are many dental discount plans available in Tompkins County. Some examples are: Aetna Dental Access, GE Wellness Plan, and Patriot Plan. All differ slightly in premium cost and discount schedule. Most cost around \$100-130 per year for an individual plan (\$150-180 per year for a family plan) and have 4-5 providers in Tompkins County accepting the plan. Access current information about all dental discount plans available in your area and/or enroll in one at www.dentalplans.com

Ithaca Health Alliance: Another option is joining the Ithaca Health Alliance, which includes a local discount plan for both health and dental care. By paying a yearly membership fee (\$100/year for an individual), you receive discounts at certain local providers, and are also eligible for grants to help pay for dental care, among other services. Below are details about dental grants:

For more information about dental resources in Tompkins County, please call 2-1-1 (Information & Referral, a program of the Human Services Coalition of Tompkins County)

Dr. Garabed A. Fattal Community Free Clinic – free clinic in Binghamton, NY with dental services for uninsured adults who become patients of the clinic (must have at least one visit first. Waiting list for dental services.)

225 Front Street Binghamton, NY 13905

(607) 779-3938 (clinic hours)

(607) 772-3519 (non-clinic hours)

CLINIC HOURS: Mondays 5-8pm and Thursdays 5-8pm. Registration begins at 4:30 pm. **FIRST COME, FIRST SERVED** – no appointments available

UHS Dental Clinic at Binghamton General Hospital

Mitchell Ave. Binghamton, NY 13903

(607)762-2005

Services are offered on a sliding fee scale that offers between 20-60% off your bill ONLY if you qualify for their patient financial assistance. Offer advanced procedures.

Lourdes Oral Health Clinic

219 Front Street Binghamton, NY 13905

(607) 584-4545

Services are offered on a sliding fee scale that offers between 50-100% off your bill ONLY if you qualify for their patient financial assistance. Currently concentrating on seeing children and pregnant women, but they will also see emergency cases. They are planning on having another dentist join their team who will see adults, but they are not sure when this other dentist is coming. Call for more information.

Syracuse Community Health Center – clinic in Syracuse, NY offering dental services, with sliding fee scale for uninsured patients.

819 S. Salina Street Syracuse, NY 13202

(315) 476-7921

Hours: Mon, Wed, Thur: 8:30 am – 8:00 pm

Tue, Fri: 8:30 am – 5:15 pm

Sat: 9:00 am – 1 pm

Eastman Dental Center – Dental School clinic in Rochester, NY with low fees. Call for hours and info.

625 Elmwood Avenue Rochester, NY 14620

(585) 275-5051

If you know of any additional resources, or changes in this information, please call us at 2-1-1 and help us update!

For more information about dental resources in Tompkins County, please call 2-1-1 (Information & Referral, a program of the Human Services Coalition of Tompkins County)