



Guide to Finding Dental Coverage

Compiled by the Tompkins County Health Planning Council

(October 2008)

A program of the Human Services Coalition of Tompkins County

Finding dental insurance is not an easy task. In order to clarify the 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.

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. (If you are already covered by one of these programs, call the Dental Case Management program at 274-5344)

**For more information about dental resources in Tompkins County, please call 2-1-1
(Tompkins County Information & Referral)**

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. For monthly or yearly premiums, you may purchase a dental insurance plan, and receive substantial discounts on dental care. **As with any insurance plan, remember to check the network of providers and the amount of coverage for different services.** 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, but premiums are considerably more expensive.

Dental INSURANCE plans available in Tompkins County:

Delta Care® USA Individual and Family Dental Program	Delta Dental of New York, Inc.
Individual plans cost \$123/year	800-422-4234
Two person plans cost \$202/year	www.wekeepyouSmiling.com
Family plans cost \$299/year	

Aflac New York Dental plans for individuals	Aflac New York
Individual plans cost between \$369.60 – \$586.80/year	800-366-3436
Family plans cost between \$930 - \$1,718.40/year	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 is a local discount plan for both health and dental care. By paying a relatively low (\$100/year for an individual) yearly membership fee, 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:

Grant Category	Maximum Grant per member per year	Conditions
Dental Repair/Extraction of Natural Tooth resulting from documented external trauma to jaw (maxilla/mandible)	\$400	Treatment within 60 days of injury
Dental Extraction of Natural Tooth	\$30-80	\$30 after 6 mo. membership. \$60 after 1st year. \$80 after 3+ years.
Root Canal	\$200	1 per member per year, after 6 mo. membership.

For more information about the Ithaca Health Alliance, go to www.ithacahealth.org or call 330-1253.

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LOCAL LOWER-COST DENTAL RESOURCES

*If you already have a regular dentist, first try talking with them about a sliding fee schedule or payment plan, as they may be willing to work with an established patient on payment.

American Mobile Dental – mobile dental practice – **visits Tompkins County every other Monday from 8:30 am – 4 pm**. Takes Medicaid, private insurance, and uninsured patients. Fees for uninsured are low (based on Medicaid reimbursement rates).

Location is 320 W. State St. Ithaca, NY. Call 1-877-248-6684 to make appointment, ask about fee schedule. The van is based in **Cayuga and Onondaga Counties** other days of the week. American Mobile Dental also operates vans around other counties in New York State. Call the number above for appointments in other counties.

Groton Dental Office – dental clinic in Cortland, NY with sliding fee scale for uninsured patients

24 Groton Avenue
Cortland, NY 13045
(607) 344-0052
7am – 6pm M-F

Tioga Dental Van – (for TIOGA COUNTY RESIDENTS ONLY) mobile dental practice in Tioga County, NY. Fees charged on sliding scale based on income.
Call (607) 687-8595 for appointment.

Broome Community College Dental Hygiene Clinic – clinic for **preventative** dental care (cleanings, sealants, deep root cleanings etc.) in Binghamton, NY with dental services available to the public. No age, income, insurance, or residency requirements.

One-time fee per semester, can have as many visits in a semester as needed.

Adults - \$15, Senior Citizens - \$10, Children - \$10

On BCC campus (Exit 5 off Route 81), in Decker Health Sciences Building

(607) 778-5015

CLINIC HOURS: September – December

Mon. & Wed. 1 – 5 pm,

Tue. & Thur. 8 am – 12 pm

January – May

Mon. – Thur. 8 am – 12 pm and 1– 5 pm

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. Likely 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

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 lower fees for uninsured.

625 Elmwood Avenue

Rochester, NY 14620

(585) 275-5051

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