

3 Surprising Things to Know about Dental Insurance and Retirement

vpdental.com/3-surprising-things-know-dental-insurance-retirement/



With age, your dental health is at a higher risk. It becomes easier for decay, inflammation, and other maladies to deteriorate your teeth and gums. Irregularities in your jawbone can lead to pain and tooth loss. Using dentures can inflame and intensify these problems. ***Intense pain or irritation can impinge on the happiness of your golden years.*** Maintaining oral health is important for your health and quality of life. Here are **3 things you should know if you are a senior citizen without dental insurance:**

Dental Insurance is Not Provided for Seniors on Medicare

Recently retired seniors just transitioning to Medicare may assume that their benefits include dental insurance, and are often shocked when they discover that Medicare doesn't even cover routine dental checkups.

Under certain circumstances, Medicare might cover some procedures. Medicare Part A, also known as Hospital Insurance, covers specific dental services performed in a hospital. Oral surgeries on the gum and teeth are considered "dental" rather than "medical", so they are not covered.

Medicare will not pay for routine dental works like cleanings, fillings, and tooth extractions performed in a dentist's office. It also doesn't cover dentures or dental devices even if the cost of teeth extraction is covered under the Medicare Part A or Part B provision.

Scarce Senior Dental Care Options through the ACA

The ACA, also known as the Affordable Care Act or Obamacare, only requires adults to have health coverage. The

ACA does not require adults to purchase dental insurance, therefore, insurance plans from the [Marketplace](#) generally don't include dental benefits. It is possible for a senior to obtain a dental policy from the federal health Marketplace, but only as an add-on with the purchase of a medical plan. If you are eligible for Medicare or Medicaid, you cannot claim federal subsidies to help pay for your stand-alone plan.

Most Seniors Pay for Dental Care Out of Pocket

Dental expenses can be a heavy burden for seniors. According to the U.S. Department of Health and Human Services, the out of pocket mean expense for seniors was \$870 in 2012.

The actual numbers might be higher. Complex procedures like root canals, crowns, and bridges demand premium prices, which can drive up the cost significantly.

Due to the high expense of dental care, seniors often avoid going to the dentist for long periods of time.

According to a Kaiser Family Foundation (KFF) 2010 survey of seniors:

- 34% of seniors – no dentist visit in 2 years
- 22% of seniors – no dental care in 5 years

In the long run, not taking care of your dental issues can lead to other health problems. Lack of dental coverage can leave you vulnerable.

A Better Way for Retirees to Obtain Senior Dental Insurance

VP Dental Insurance is a proud provider of quality dental plans for seniors. Our comprehensive, [full-coverage dental plans](#) are available as low as \$19 a month or 2 people for \$37 a month.

Our plans are truly comprehensive with the following benefits:

- 100% of preventive care covered
- 80% of minor dental work covered
- 50% of major dental work covered
- ***No waiting periods, no lifetime maximums, no deductibles***

With our [affordable dental insurance plans for seniors](#), you can have quality dental insurance for a fraction of the cost of a major procedure.

VP Dental Insurance offers both [PPO](#) and [HMO](#) dental plans. With our PPO plan, you have options to choose your dental provider. With the HMO plan, you save more through using our in-network high-quality caregivers.

Enroll with our easy [online](#) application, or give us a call at 801-363-9577 to talk to one of our friendly representatives. We provide great value for our senior customers in Utah. We are ready to help you save time and money while providing you with comprehensive dental coverage for seniors in retirement and on Medicaid.

VP Dental Insurance

VP Dental Insurance provides full coverage dental to individuals in Utah. With our insurance plans there are no deductibles, no waiting periods, and no benefit maximums. Get quality, affordable dental insurance from VP Dental today!

