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How to Choose Dental Insurance

It's easy to overlook the importance of oral health. But it's vital to visit a dentist every year to prevent painful and costly damage to your teeth and gums and to safeguard your overall health.

That's why it's important to get preventive dental care and to make that care affordable through dental insurance.

Assurant Health and UnitedHealthcare both have dental plans that provide cost-effective ways to get one of the most important types of preventive dental care: a dental exam.

According to the Mayo Clinic, a dental exam can include teeth cleaning from a dentist or hygienist, a demonstration of proper teeth cleaning techniques, an examination of your bite and jaw for problems, dental X-rays, and an evaluation of your risk for tooth decay, root decay, and gum or bone disease.[1]

Assurant Health offers three dental plans, each of which covers exams and other services for reasonable rates. The plans are known as Basic, Intermediate, and Plus. Depending on your home state and your age, it might cost you no more than $100 when using one of these plans to get a cleaning, an exam, X-rays, fluoride, and sealants.

In addition, Assurant Health offers dental insurance for as low as $14.10 per month and allows you to visit any dentist without network restrictions.

UnitedHealthcare offers a similar degree of flexibility. Its UnitedHealthOne brand has dental plans with a network of over 182,000 dentists and the ability to get preventive care such as teeth cleanings and X-rays for no additional charge.

Why is preventive dental care so important? Well, failing to take care of your teeth and gums can lead to problems that are painful, damaging to your overall health, and expensive.

Avoid Dental Pain

Few things are more debilitating than toothaches. NHS, the British government's publicly-funded health service, describes toothaches as pain in and around the teeth and jaws and lists some of the causes as being cavities and various forms of periodontal (gum) disease.[2]

There's a specific process in which cavities are formed. MouthHealthy.org, a Website from the American Dental Association, details that process by saying that a film of bacteria known as plaque can build up on a tooth and produce acids that can break down the tooth enamel and form cavities.[3]

Cavities cause toothaches, as well as tooth sensitivity, pain when eating or drinking, and pain when biting down, according to the Mayo Clinic.[4]

To avoid the buildup of plaque that can lead to painful cavities, it's beneficial to get a professional dental cleaning. MedlinePlus.com says, "Many dentists recommend having the teeth professionally cleaned every 6 months."[5]

On IncredibleImplants.com, dentists Howard A. Popper, Jason P. Popper, and Marlisa J. Popper refer to a periodontal cleaning as dental prophylaxis.[6] These dentists also note that this procedure can involve the removal of tartar and plaque buildup above and below the gum line.

It's essential to remove plaque and tartar from your teeth. Failure to do so can cause inflammation of the gums and lead to an infection of the gums known as periodontitis, according to the National Institute of Dental and Craniofacial Research.[7]

A study published in the Journal of Clinical Periodontology shows that gum disease, or periodontitis, can lead to acute infections known as abscesses.[8]

NHS, the British government's health service, says that there are two varieties of dental abscesses: periapical abscesses and periodontal abscesses.[9] Periodontal abscesses affect the gums; periapical abscesses, the teeth.

In an article in the Journal of the Canadian Dental Association, Ignacio Christian Marquez, DDS, says that a periodontal abscess can cause symptoms ranging from mild discomfort to severe pain and can include fever and/or malaise.[10]

The Mayo Clinic says that a periapical abscess, or tooth abscess, can cause a severe, throbbing toothache; fever; facial swelling; swollen lymph nodes under your jaw or in your neck; and other symptoms.[11]

So, it's clear that dental abscesses can be extremely painful and can be prevented by keeping your teeth and gums healthy.

Protect Your Health

A dentist can show you how to protect the health of your teeth and your gums. That's especially important because periodontal (gum) disease can affect your overall health. The American Academy of Periodontology says that studies have shown that periodontal disease can lead to heart disease or a stroke.[12]

One such study found that periodontal (gum) disease could increase the risk for the "systemic spread of infection."[13]

Reduce the Cost of Dental Care

To avoid painful cavities and infections, take care of your teeth and gums through preventive dental care. Preventive care can also reduce the cost of maintaining the health of your mouth.

Nevertheless, some people wait until a dental problem is so bad that they feel compelled to visit a hospital emergency room. That's an expensive choice. A study from the American Dental Association says, "Visits to the ER for dental problems are costly and can range from $400 to $1,500 compared to a $90 to $200 visit to a dentist."[14]

But how can you determine the cost of dental care before getting that care? There's a good answer. There are several Websites that can help. HealthcareBluebook.com, FairHealthConsumer.org, and DentalOptimizer.com provide online databases where consumers can look up the cost of dental procedures.

The best course of action, though, is to buy dental insurance and to use that insurance to get annual dental cleanings and exams.

Start by contacting a health insurance agent or broker. One of these professionals can help you find an economical dental plan that covers the care that you need and provides you with access to a dentist with whom you feel comfortable.

Selective Healthcare

At Selective Healthcare, we understand the health insurance industry. Our licensed insurance agents and brokers can help you find a health plan that matches your budget and needs.

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Back to top