

Knowledge, Attitude towards Dental Insurance among Patients: A Survey

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Abstract

Oral health is an integral part of general health and therefore can be rightly called as gateway of the body. Dental diseases are the most common and non-communicable diseases and dental treatment is considered to be one of the most expensive treatments. The escalating cost of the dental treatment has been the barrier in the utilization of these services in developing countries, especially like India, where 2/3rds of population resides in the rural areas.

In India, dental insurance is still in nascent stage. Oral health is normally integrated with general health insurance schemes unlike most western countries which have specific dental insurance plans.

However, if dental insurance is made available, people would be more than ready for seeking preventive and prophylactic care, thus reducing the burden of oral diseases and future expenses. It will also make dental treatments more affordable, proving to be the boon for one and all.

Aims and Objectives: To determine the level of awareness towards dental insurance and utilization of dental services among the patients in outpatient department of Oral medicine and radiology of VSPMDCRC, Nagpur.

Materials and methods: The study was conducted in the outpatient department of oral medicine and radiology of VSPMDCRC, Nagpur. The participants received the questionnaire after agreeing to participate and giving written consent. Questionnaire consist of 15 questions formatted in

both English and local languages – Hindi and Marathi.

The study was conducted to explore the status of

dental health insurance in India. The opinion of the dental patients was surveyed. An attempt was made there with questionnaire to increase the awareness of participants as regards to dental insurance. Inclusion criteria: Patients above 18 years of age visiting OPD. Exclusion criteria: Insured patients as well as students and Interns.

Results: Lack of awareness was noticed among all the subjects.

Conclusion: Indian Dental Association has also been striving to bring out a new all-inclusive oral and dental health care insurance scheme. Dental insurance can also bring about oral health care awareness percolating at the grass root levels. It would serve as a good motivation to the people to regularly visit the dentist and this in turn serves as an effective preventive measure. We have to create awareness and pass on the benefits of longevity of teeth across the society, dental profession should impress on to the policy makers to have beneficial dental insurance schemes for the masses.

Biography

Smriti Jagdhari Golhar (MDS) is working as an Assistant Professor in Department of Oral Medicine & Radiology, Vidhya Shikshan Prasarak Mandal's Dental College & Research Institute, Nagpur, and Maharashtra. She has published her research work and Case Reports in International and National Journals. Her extensive research focuses on Myofascial Pain Dysfunction Syndrome and Cervical pain, morphological type of soft palate in Obstructive Sleep Apnoea patients, Awareness of Oral Cancer in General Population and role of Astaxanthin in the management of Oral Submucous Fibrosis. She has reviewed research articles in esteemed journals.