

Aging Lifestyles: Dentistry can take a bite out of seniors' income

by Joe_Volz

Dr. Michael Grossman, wanted to do something out of the ordinary to make the transition into retirement.

Troubled by the many people living on low or fixed incomes, the uninsured and small-business owners who couldn't afford dental insurance, Grossman, a periodontist, decided to stay with what he knows best and looked for ways to help people obtain less expensive dental health care.

The result: In 2006, he inaugurated his newest offspring, New Dental Choice, especially aimed at older people.

It is the only discount dental plan for older people licensed in California. To date, it's enrolled 600,000 people there and has a network of 8,000 dentists who agree to give discounts of 30 percent to 60 percent for some 300 procedures. The program will go nationwide by the year's end. It's also currently available in Arizona.

New Dental Choice, whose parent company is First Dental Health, which is open to people of any age, works similarly to a health maintenance organization).

Grossman said that discount programs work "like discount furniture stores or stores like Costco."

"You flash your membership card and dentists automatically give you a discount," Grossman said.

His discount plans cover many common dental problems, including root canals, teeth whitening, regular checkups, orthodontics and dental implants.

All professionals in the network are certified by New Dental Health for three years at a time. The plans work for the professionals because they can expect to enroll more patients when they offer a discounted dental plan.

New Dental Choice is not the only dental care program available in the U.S.; however, Grossman said, programs such as AARP's dental insurance plan and others are not the same as a discount plan because they are "insurance" plans, not "discount" programs.

"By the time people sign up for the insurance, pay the monthly premiums and the co-pays, they can end up paying a lot more for the dental insurance than they expected," he said.

Sometimes their bills exceed the limits of the insurance.

"Discount" dental programs, however, should save people money, depending on how much such care people need," Grossman said.

His new discount plan has no waiting periods, no annual maximum limits, no age limits and no treatment exclusions or savings limitations. And there are no claim forms to fill out, a bane to older people especially.

A discount plan for teeth sounds great. So we decided to compare Grossman's new plan (www.newdentalchoice.com), to our AARP dental insurance program.

We joined while still employees and were covered for 2002 at a cost of \$163 quarterly, along with deductibles and co-pays. As retirees, we enrolled in the AARP's First Dental Health Plan. Our quarterly expenses immediately escalated. The premium we pay increased significantly. In 2004 and 2005, we paid \$222 quarterly. In 2006, we paid \$244 quarterly.

Because we have high dental bills, the AARP dental insurance plan, despite its current \$3,000 annual premium, deductibles and co-pays, saves us money overall.

Our dental bills have included four or five crowns at more than \$1,000 and our insurance paid 50 percent; re-cementing crowns that fall out at a \$95 cost to us. We also pay for routine annual care, with AARP paying 80 percent, and a low deductible and co-pay that discount dental programs don't charge.

So our advice is to join a dental plan while still an employee, especially if you can continue it over into retirement. Older people typically need more expensive dental care, as our experience shows.

As we grow older, dental bills often become more expensive. Further, systemic diseases such as diabetes affect the teeth as well as other systems in our body. Some systemic diseases start in the teeth, such as periodontal disease that affects gums and loosens teeth. If not treated, it may head to other body areas.

RESOURCES

- New Dental Choice: www.newdentalchoice.com for seniors; by phone: 888-632-7558; by mail, 7220 Trade St. #350, San Diego, CA 92121.

- AARP: www.aarp.org.

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