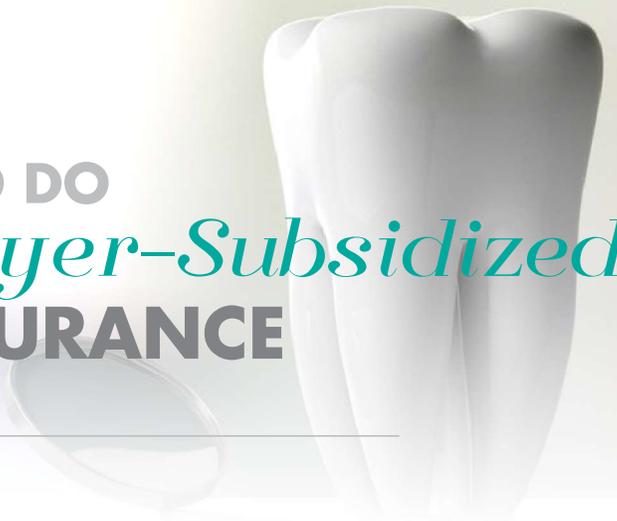


WHAT TO DO IF YOU *Lost Employer-Subsidized* DENTAL INSURANCE



With millions of Americans out of work due to the ongoing pandemic, many people have lost the medical and dental insurance that they had through their employer. While uninsured, medical and dental bills can quickly grow out of control — or worse yet, lack of insurance can cause people to avoid the doctor and let serious health concerns go untreated.

If you think dental care is out of reach without employer-subsidized insurance, think again. Here, we're going to help you evaluate the top three strategies towards making sure your teeth remain healthy without hurting your wallet too much in the process.

Paying for dental insurance yourself

The most straightforward answer might be to simply buy dental insurance. There are two ways to go about this: You can use COBRA to keep your dental insurance from your employer for up to 18 months. Otherwise, you can buy dental insurance in the marketplace — but only when you're buying medical insurance at the same time.

The only problem is that without employer subsidies and group pricing, dental insurance can get expensive fast. If your dental insurance has maximum coverage limits or doesn't cover procedures more complicated than routine cleanings and care, it may not be worth the annual premiums to buy insurance yourself.

If you're buying a new dental insurance plan, it's also important to watch out for waiting periods. Many dental insurance plans will have a waiting period that can range from several months to a year before they cover more expensive procedures. That means if you're hoping to buy insurance for an appointment next week, you have to be very selective to avoid lengthy waiting periods. If you keep your plan through COBRA, you won't be starting from day one on your waiting period.

Does Medicaid, Medicare, or CHIP cover dental care?

If you're unemployed or underemployed, you may qualify for Medicaid. Medicaid is designed to help low-income, disabled, or pregnant people access healthcare, but it's run on a state level, so that exact requirements will depend on your state. Medicaid is required to provide dental coverage, so if you qualify for Medicaid, this is by far the most affordable way to get dental care.

Families that earn too much money to qualify for Medicaid may

fall within the boundaries of CHIP, which is designed to provide health care coverage to children and pregnant women, depending on the state. Although the details of CHIP coverage vary by state, it is required to cover dental care for children who qualify.

Medicare, which provides healthcare coverage for people above the age of 65 as well as disabled people, does not necessarily include dental coverage. However, while all Medicare recipients receive what's known as Original Medicare, or Medicare Parts A and B, Medicare beneficiaries can opt to switch from Original Medicare to a Medicare Advantage Plan. Medicare Advantage Plans are run by private insurers but provide all of the coverage of Original Medicare as well as different enhancements, and they can include dental and vision care.

Alternative ways to pay for dental emergencies

Don't buy insurance at the last minute hoping to have your urgent care covered — many dental plans have waiting periods of months to a year, and even those that don't often won't cover pre-existing conditions. It's not impossible to find dental coverage that will assist with an immediate procedure, but be sure to read the fine print.

Instead, options you may want to consider are a dental savings plan, which is an option that gives a flat discount to dental services in exchange for an annual fee. You may also want to discuss with your dentist whether they'll work with you on an installment plan to pay for your procedure over time, or alternatively if there might be an opportunity for a discount if you offer cash upfront.

Another solution? Shop around between dentists. If you have a local dental school, that's another alternative for more affordable dental care, and all procedures are closely supervised by licensed dentists.

Source: iQuanti, Inc.