

What Every Medicare Recipient Needs to Know about Dental Care



Featuring
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Medicare and Dental Plans

Medicare typically isn't much help if you need extensive dental care. Purchasing a separate dental savings plan is the best way to care for your teeth and protect your wallet.

For all the fantastic medical coverage that is provided by Medicare, I need you to understand that dental care is typically a gaping hole. **Many Medicare plans do not provide dental coverage**, and even those that do typically set very low annual spending limits.

My advice is to not assume you can rely on Medicare for dental coverage. If you need any serious work on your teeth or gums, you will likely find that most of the cost is going to come out of your own pocket, even if you do have coverage through a Medicare plan.

Those of you who are in the process of enrolling in Medicare for the first time need to be careful and smart. Please don't fall for the advertisements crowing about a certain type of Medicare plan offering you dental (and maybe vision) care. Again, you need to be aware that the annual spending limits are typically way too low to cover extensive work. And most important, I don't want anyone to choose a Medicare plan on the basis of dental care. You pick a plan that best meets your need for medical coverage. Dental is not the driver of that decision.

Your Suze-Approved Strategy for how to Take Great Care of Your Teeth and Gums Once You Turn 65

The best way to protect your wallet and your mouth is to not rely on Medicare for dental coverage. My strong recommendation is that once you are enrolled in Medicare that you also purchase a separate dental savings plan.

Hear me out. **Paying an annual fee for a dental savings plan can save you a ton. Just one surprise dental bill can easily drain thousands from your savings.**

For those times when you need some serious work—crowns, implants, root canal and so on — **the cost can quickly add up to \$5,000-\$10,000 or more.** Yet among Medicare Advantage plans that offered dental coverage in 2021, the majority set a dollar limit on annual coverage. And the typical annual spending limit was \$1,300.

See my point? A spending limit of \$1,300 or so isn't going to be enough protection if you need major dental work that costs \$5,000 or more.

The bottom line is that **most Medicare plans that provide dental coverage don't really provide the financial protection you need.** And the whole point of a dental plan should be to protect you from those times when you have a serious (expensive) dental problem!



Why You Need a Dental Savings Plan in Addition to Medicare

Okay, let's talk more about dental care.

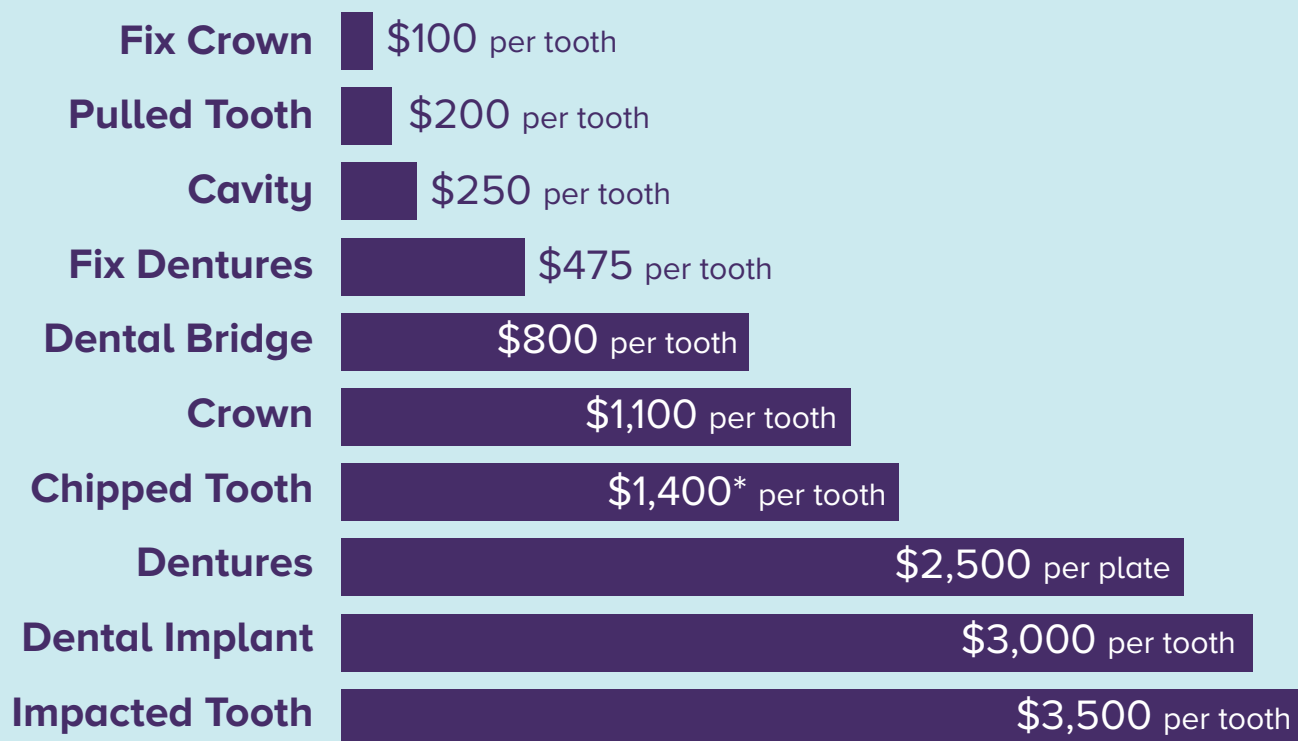
Original Medicare does not cover standard dental procedures. The only coverage is for major traumatic injuries that are treated in a hospital.

Medicare Advantage does offer dental coverage. But most Medicare Advantage plans limit the amount of coverage. Nearly 8 in 10 Medicare Advantage plans that offered “extended” dental coverage in 2021, limited that coverage to an average of \$1,300.

That's not nothing. And most Medicare Advantage dental coverage includes basic checkups at no additional cost. But I want you to understand that the typical Medicare Advantage dental coverage isn't going to provide full protection for those times when you need extensive work.



Here's what full price looks like for dental care.



These costs don't include the cost of any X-rays needed to figure out treatment.

As you can see, a spending limit of \$1,300 or so a year may be just a fraction of what you're charged for extensive dental work.

*Cost for bonding and composite veneers

Job one, if you are going to rely on Medicare Advantage for dental coverage, is to check what the annual spending limits are. If you are considering a plan that offers unlimited, or generous coverage, that's great! But as I have just explained, that's not common.

If the Medicare Advantage plan you are considering has a set annual spending limit for dental, **I want you to think long and hard on an important “what if”:**

What if at some point you need \$10,000 or more of dental care. How will you pay for it? If your Medicare Advantage plan only covers say \$1,300, that's \$8,700 you need to pay for on that \$10,000 bill.

The same goes for those of you who sign up for Original Medicare. What's your plan for affording dental care? Sure, you can buy a private dental insurance plan. But please be careful. Most affordable private dental plans have annual spending limits of \$1,500 - \$2,000, or so. And as we've just went over, that could cover just a fraction of the cost of major dental work.

Potentially large out-of-pocket dental costs are another reason why I am so insistent that everyone work on having a large emergency savings fund.

But if you don't have a large emergency fund set up yet, **I hope you can see how insufficient coverage through a Medicare Advantage plan, or a private dental insurance plan may be.**

I want to be clear: I think it is crazy that Medicare does not provide robust dental care. No one should have to forego dental care because of cost. Especially given that research has shown that poor dental care can lead to other serious illness. But this is the world we live in.

And given that reality,
I think purchasing a dental savings plan is so smart.



Dental Savings Plans

Dental savings plans are not insurance. The way a dental savings plan works is that you pay less than \$15 a month on average, billed annually, and then when you go to a dentist who is in the plan's network, you will receive big discounts for care. Plan members can save an average of 50%* on most dental procedures. Even cosmetic treatments are included in these plans – if teeth whitening has been on your radar, this is for you!

When I needed a few procedures recently, I used my dental saving plan and saved more than \$1,100. Let me show you:

Procedure	List Price	Discounts	Due Today
Oral Evaluation	\$105.00	-\$38.00	\$67.00
Full Mouth X-Ray	\$148.00	-86.00	\$62.00
Recement Bridge	\$185.00	-\$75.00	\$110.00
Crown	\$1,638.00	\$913.00	\$725.00
	\$2,076.00	-\$1,112.00	\$964.00
			Pay This Amount

What makes these plans unique is that there are **no health restrictions or annual limits** to navigate. You join, show your card, and automatically qualify for big discounts on the dentist's regular listed fees.

And a lot of dental savings plans are actually more than dental. Many give you savings on vision and hearing care, chiropractic care, prescription drugs and telehealth.

Common Questions

I get asked about dental savings plans, a lot. I want to share my answers to two common questions:

“Suze, I’m enrolled in Original Medicare. Can I use a dental savings plan too?”

You know it. Since Original Medicare does not include dental care, you can use a dental savings plan to save on your dental care every time you go to the dentist. (The only time you would not be able to use your plan is on those very limited dental procedures that Medicare does cover. The only dental care Medicare covers are for in-hospital treatment of traumatic dental injuries.)

“Suze, I’m thinking about Medicare Advantage. Can I use a dental savings plan alongside a Medicare Advantage plan?”

The answer is yes, and no. Medicare Advantage and a dental savings plan can be used together, but not for the same procedure. That said, if you have both types of coverage, you can use them for different procedures related to the same care.

For example, let’s say you max out your Medicare Advantage after one root canal, but you need a dental implant too. You can use a dental savings plan to save on your implant without waiting for your Medicare Advantage plan to reset for the next calendar year.



My Bottom Line

You know that I am a big believer in “hope for the best, plan for the worst.” In terms of your dental care, **I want you to plan for a time when you may need a series of costly procedures.** I hope your mouth at age 65 is in great shape, and stays that way for a long time with frequent cleanings and exams. But given there’s a 50% probability you will live until at least your mid 80s, I think it’s smart to presume that at some point (maybe a few points) you will need some involved dental care.

Right now, Medicare provides only limited dental care at best, and just for those people who choose to enroll in Medicare Advantage.

My advice: no matter what Medicare plan you choose; I think purchasing a separate dental savings plan is a smart financial decision.



**Learn More About Savings Plans
Visit DentalPlans.com**

**For more financial advice, visit suzeorman.com/podcast
to listen to my podcast, **WOMEN & MONEY.****

Disclaimers: *Referring to Plan G. Full price costs shown are averages for uninsured patients and are based on an overview of pricing information from DentalPlans.com and may vary according to dentist and location.
Sources: Kaiser Family Foundation <https://www.kff.org/medicare/issue-brief/medicare-and-dental-coverage-a-closer-look/>