

Long-in-the-Tooth Dental Advice

By: Ann Carrns

Terry O'Brien, 73, a retired administrative assistant in Billerica, Mass., recently had to make a tough decision about her dental care.

"I always took care of my teeth," she said. But even so, she was told she needed a crown — an artificial cap — at a cost of about \$2,000.

Since she and her husband lack dental coverage, she opted for a less expensive filling. She worries, however, about how she will fund dental care long term. "I'll make 100, I bet," she said. "But I wonder how long my teeth will last."

Older Americans face such situations often, because many people over age 65 lack dental insurance. Only about 10 percent of retirees have dental benefits from their former employer, according to Oral Health America, a nonprofit advocacy group.

And 22 percent of Medicare beneficiaries had not seen a dentist in five years, the Kaiser Family Foundation reported in 2012. The main factor is the cost of care, said Tricia Neuman, a Medicare policy expert with the foundation.

Traditional Medicare, the federal health program for older adults and people with disabilities, doesn't cover routine dental care or dentures. Some Medicare managed care plans offer coverage, but it is often limited to preventive care like cleanings. Medicaid, the federal-state program for low-income people, may cover some dental care for adults, but benefits vary by state. Individual plans are available, but they typically cap payments at low levels and may not cover any advanced treatments, like implants to replace lost teeth.

That means most older Americans must pay for dental care out of their pockets.

According to 2013 data from the American Dental Association, which surveyed private dentists, the average cost of a basic examination is about \$45, while a cleaning is \$85. X-rays are another \$27; a tooth-colored filling is \$149, while a silver filling is about \$125. Costs vary widely, however, depending on the market.

Artificial implants average about \$4,000 per tooth, the A.D.A. found. But the bill can be much higher, after adding anesthesia and related treatments like bone grafts. Implants involve inserting a metal screw into the jawbone to serve as the foundation for a replacement crown.

Implants are an economic impossibility for some patients, said Beth Truett, chief executive of Oral Health America. But, "If they can afford it, they are a great solution to maintaining not only that tooth, but the teeth around it." A full set of

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teeth for an adult is 28 (32 if you still have your wisdom teeth), and you should have at least 22 teeth to eat properly, she said. Once a tooth is lost, nearby teeth bear additional strain and it gets more difficult to chew; that leads to a cycle of poor nutrition and further tooth loss, she said.

Older adults on tight budgets generally should avoid cosmetic treatments like teeth whitening, dentists say. But many dismiss the idea that older people don't need to spend on oral care because they are near the end of their lives. Patients who are in their 80s, but who are fit and have a healthy lifestyle, can benefit from technologically advanced dental care "because it is estimated that they will have another 10-15 years of life span," Helena Tapias-Perdigón, an assistant professor at the Baylor College of Dentistry at Texas A&M Health Science Center, said in an email.

Some dental schools offer discounted treatment, although some require deposits and may have waiting lists. The American Dental Association lists accredited schools on its website.

You can also ask dentists if they offer a payment plan. But read the fine print of any discount program, said Jim Quiggle, a spokesman for the nonprofit Coalition Against Insurance Fraud, since some programs offer little in the way of true savings.