Thinking about skipping the dentist? It could cost you in the long run.

By Elizabeth Renter May 20, 2015 | 10:12 a.m. EDT

No Dental Insurance? Don’t Wait for Something to Go Wrong

Neglecting oral health could be a costly exercise in denial.

The national debate over health insurance largely overlooked dental coverage. But many of the problems in the health care industry – lack of access, high costs and poor health outcomes – afflict dental coverage, too.

With far fewer Americans having dental than medical insurance, and poor dental health being linked to adverse and potentially deadly consequences, those who forgo dental treatment could find themselves with considerable bills.

Around 40 percent of Americans lacked dental insurance at the end of 2012, according to the National Association of Dental Plans. That’s compared to 12.9 percent without health insurance, according to the latest figures from Gallup. Those lacking coverage are far less likely to see a dentist – both for regular preventive exams and treatment of acute pain and other problems.

Many Americans don’t see the dentist unless something is wrong, and 56 percent of those without dental insurance skip preventive treatment altogether. Their reasons for delaying or forgoing care: high costs and lack of price transparency, according to the 2013 U.S. Survey of Dental Care Affordability and Accessibility. But like forgoing health care, neglecting oral health could be a costly exercise in denial.

Cost of Reactive Care

You could be the most dedicated brusher and flosser and still have dental problems if you go years without seeing a professional. These problems can build up over time and leave you with a dental emergency that will cost you in the long run, experts say.
“I’ve seen patients with excellent home dental care develop severe gum disease because their tartar had built up for years, causing gingivitis and gum disease,” says Dr. Marshall Young, a dentist in Newport Beach, California. “Also, patients that fail to come for regular checkups and cleanings can have decayed teeth that were at one time small, fixable issues.”

The Centers for Disease Control and Prevention estimate that more than 27 percent of U.S. adults ages 20 to 44 have untreated cavities. Minor cavities can turn into major problems, and what would have required a filling can eventually require a root canal or extraction. Young says regular exams can uncover small problems before they grow in both size and cost.

Dr. Don C. Atkins, a dentist in Long Beach, California, also sees patients with serious conditions that could have been prevented with regular checkups.

“When a patient comes in reporting pain, since they just noticed it, they’re thinking it’s early on and probably no big deal,” Atkins says. “But when a dentist hears a patient complaining that they feel something, we already start to wonder if it’s a root canal or extraction type of problem.”

According to data from OkCopay, the median cost of a filling is around $170 for a front tooth or $183 for a molar. Cavities identified early can be easily fixed with a filling. When a cavity goes undetected, it’s less likely that a filling will suffice.

The median cost of a root canal is far steeper: between $700 and $900. Likewise, a deep cleaning required in cases of periodontal disease, where tartar builds up beneath the gum line, can cost several times more than a regular dental cleaning, and involve charges for local anesthesia and antibiotics, too.

In addition to financial costs, there’s pain and, often, embarrassment that comes dental problems. Few pains are as brutal as a toothache, and few imperfections make you more self-conscious than missing teeth.

**Links Between Poor Dental Care and Adverse Health Outcomes**

Not taking care of your teeth impacts more than your oral health, however. Studies have linked bad dental care to a variety of poor, or even deadly, health outcomes.

“There are clear links between gum disease and other systemic issues, such as heart disease, diabetes and respiratory disease, to name a few,” Young says, adding that a dental exam can also identify digestive and bone health problems.

Also, oral cancer, including cancers of the tongue, tonsils and gums, are often first identified in the dentist’s chair.

“The American Cancer Society estimates 39,500 people in the U.S. will get mouth or oropharyngeal cancer in 2015, and an estimated 7,500 will die of these cancers,” Atkins says. “Early detection and treatment are key to survival.”

**Cost of Preventive Care**

Preventive care can be expensive, but it comes at a far lesser price than treatment after something goes wrong.

Nationwide, the median cost of a dental exam – including a basic cleaning, X-rays and the dentist’s examination – is $261, according to OkCopay. But you could pay far less, or more, depending on where you live. Dentists charging among the 10th percentile in Salt Lake City, for example, offer exams for around $68, whereas those charging near the 90th percentile in the most expensive metropolitan area, New York City, charge around $500.
In coming up with this data, OkCopay eliminated those clinics providing free examinations, a growing practice as dentists attempt to capture cash-paying customers who otherwise avoid preventive care.

**Solutions for the Uninsured**

An increasing number of dental offices are offering discounted or free exams to cash-paying, uninsured customers. The rationale behind the marked-down preventive services is that new customers will make up for the discounts by paying for additional treatments. However, the uninsured can use the opportunity to get a handle on their dental health.

Once the initial exam has been taken care of, and further treatments are recommended, patients can price shop for the best value and speak with dentists about payment plans, cash discounts and package deals.

**To save more on dental visits**, consider going to an accredited dental school, where students practice under the watchful eyes of professionals; use a health savings account to pay with pre-tax dollars; and don’t be afraid to travel to the next town over, as rates may vary widely from location to location.