

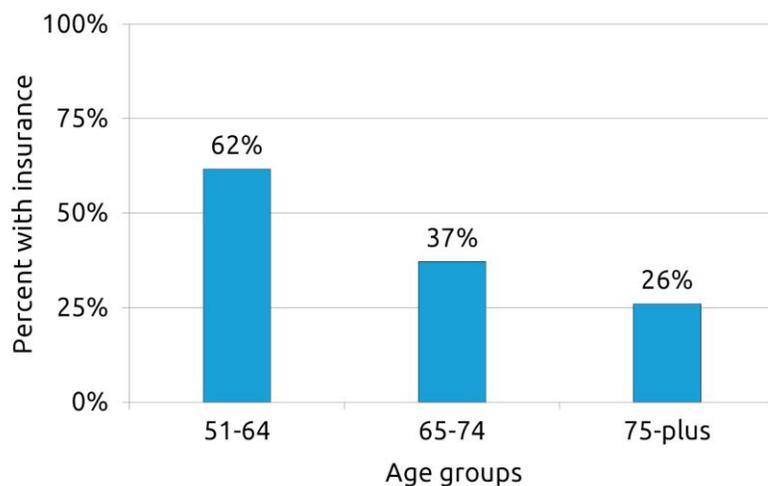
Squared Away Blog

March 9, 2017

Get Dental Work Before You Retire

Caps, gum surgeries, implants, dental exotica – all kinds of things can and do go wrong in retirees' mouths.

Dental Insurance Coverage Declines with Age



Source: *Journal of Public Health Dentistry*.

But dental coverage also drops sharply for older Americans, because when people retire, they give up their employer's dental insurance. Without it, retirees needing dental work can face an unexpected, mini financial crisis.

Medicare does not cover routine dental procedures, a fact that a majority of working baby boomers are unaware of. But most seniors also aren't covered through a spouse or under, say, a union dental insurance plan for retirees. The private dental insurance market is their only option for care, and very few purchase it.

Uninsured older Americans shell out [\\$1,126](#) annually, on average, for dental work, which is \$400 more than people with coverage spend. Out-of-pocket costs can be much higher in a year when extensive work is required.

There is also a hidden cost to not being covered. Failing to deal with dental problems can cause other serious illnesses, from [malnutrition](#) to [heart](#) trouble.

For the rest of the U.S. population, cost has become less of a barrier to dental care, the American Dental Association reported in [2015](#). Seniors are the lone exception. One in four Medicare beneficiaries [polled](#) two years ago said cost is a higher barrier to dental care than it is for any other type of medical service, including hospital care and prescription drugs that are covered by Medicare.

Getting dental care is especially difficult for people over 65 with low incomes. While state social programs cover low-income children, coverage rates have [declined](#) for their low-income grandparents.

Many uninsured middle-class retirees also struggle to pay for dental care. Half of older households earning as much as \$50,000 haven't seen a dentist in the past year, and 21 percent earning more than \$75,000 haven't been to a dentist, according to an Oral Health America survey in 2015.

A "lack of money or insurance are the prime reasons to skip a visit," the report said.

In rare instances, Medicare covers dental procedures as part of overall medical care, such as a tooth extraction prior to heart surgery or a dental procedure prior to radiation for oral cancer.

Most seniors aren't covered, and they either prefer to go without it or can't afford it.