



Dental Coverage Options

Dental Insurance Resources

- To enroll, contact your local health insurance agent or broker. If you don't have an agent/broker, visit ehealthinsurance.com/dental-insurance.
- To enroll through the Health Insurance Marketplace, visit healthcare.gov. There are specific enrollment periods throughout the year but you can enroll if you have recently had a life changing event, such as getting married, having a baby, loss of income or if you have moved.
- For questions about Medicaid call the Department of Human Services Contact Center toll-free at 1-855-889-7985, Monday – Friday 7:00 a.m. – 6:00 p.m.

Dental Insurance vs. Discount Plans

Dental patients have two options when it comes to coverage – full insurance and discount plans. People with dental insurance are twice as likely to visit the dentist than those without dental coverage – and this applies to people with discount plans, too. Which plan type is right for you? Here are a few notable differences:

- With a dental insurance plan, there are often waiting periods for major services. With a discount plan, you can start saving money right away.
- Discount plans are not insurance, but they do offer important price breaks if you see a dentist that participates in the discount program.
- Dental insurance offers a wider range of dentists and services, but if you're looking for a less expensive option, a discount plan may be the best fit for your needs.

Dental Financing

- Does your dental office offer advance payment discounts or a reduced fee for paying with cash? If you are paying out-of-pocket for dental services, you may be able to make financial arrangements with your dentist.
- Ask about a payment plan. Many offices offer payment plans to help manage dental expenses.
- Health care credit cards provide financing options for dental procedures and allows for more manageable payments over a period of time. Many health care credit cards offer no interest plans for 12-24 months and low annual percentage rates (APRs) thereafter. Ask your dental office manager or patient care coordinator to learn more about these financing plans.

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