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# No Dental Insurance? 10 Ways to Access Dental Care

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When you neglect your teeth, you're putting more on the line than a pretty smile. According to the Mayo Clinic, oral health "may affect, be affected by or contribute to various diseases and conditions." And, unlike a cold, dental problems don't go away, but tend to worsen, becoming more expensive the longer you wait.

As Americans suffer high unemployment rates and slog through a slow economy, many of the uninsured struggle to pay for dental care. Here at iTriage, we believe that the more you know, the more likely you will be connected to the services you want and need. **In conjunction with the authors of *The Healthcare Survival Guide*, a book that provides resources for finding affordable medical care, we put together a list of tips and resources to help you find what you're looking for, at prices you can afford.**

**1. Dental Schools:** Dental schools have clinics that allow students to gain experience by providing treatment at reduced cost to the patients. Licensed dentists closely supervise the students as they treat patients. Post-graduate

clinics are also available at most schools and often offer specialized services (e.g. endodontists, orthodontists, periodontists, oral surgeons, etc.). To find a dental school near you, go to The American Dental Association's website.

**2. Dental Hygiene Schools:** If you're looking to maintain your pearly whites, dental hygiene schools offer low-cost dental care. All hygienists-in-training are supervised while treating patients.

**3. Ask Your Provider:** When discussing payment with your provider, be honest. Some dentists perform procedures at a discount or for free. According to Andrew Schrager, President of Money Crashers, a website dedicated to helping people manage their money, "Dentists are often willing to negotiate costs with uninsured patients...many dentists will sympathize with your situation and won't turn away business, especially if they are having a slow month."

**4. Government Resources:** There are a myriad of government resources you can use if you are un- or underinsured. The Health Resources and Services

Administration (HRSA) supports federally funded health centers nation-wide that offer free or reduced-cost dental services. Children's Medicaid (CHIP) helps children up to the age of 19 who are without insurance and dental services covered under this program vary state to state. Under Medicaid, another state-run program, individuals and families are eligible for dental services for people 21 and over. To find out more about HRSA's health centers, call 1-888-ASK\_HRSA.

**5. Research Low-Cost Dental Provides:**

The United Way may be able to help you locate free or reduced-cost dental services in your area. The National Association of Community Health Centers also provides low-cost care at its 1,200 locations. Find your local United Way chapter at [LiveUnited.org](http://LiveUnited.org). To locate a Community Health Center near you, visit [nachc.com](http://nachc.com). Other companies, such as [DentalPlans.com](http://DentalPlans.com) and [QualityDentalPlan.com](http://QualityDentalPlan.com), make it their business to locate inexpensive services and discount plans for their users.

**6. Get a Second Opinion:** Janet Bozzone, DMD, Director of Dentistry at Open Door Family Medical Center in New York, says that in dentistry, "There are certain things that don't need to be done right away." If you feel that your provider is pushing something you don't absolutely need, get a second opinion to ascertain the urgency. That way, you can prioritize which dental issue to tackle first, and arrange your finances accordingly.

**7. Payment Plans:** Payment plans are available for most procedures. "But be careful," warns Dr. Bozzone. If you are good at paying your bills, payment plans could really help you out. If not, it's better to avoid them altogether, as their interest rates skyrocket after a time.

**8. Clinical Trials:** Some organizations conduct research on specific dental conditions. You can consider participating in one of their studies and in return, receive free or low-cost dental care. One organization worth looking into is the The National Institute of Dental and Craniofacial Research (NIDCR).

**9. Daily Deal websites:** Andrew Schrage recommends taking advantage of the top group buying sites for daily deals and coupons, which often offer attractive deals on dental cleanings and x-rays. By keeping an eye out on the various daily deals sites, you can get a great deal on otherwise expensive trips to the dentist.

**10. Part-Time Job:** If you can, consider looking for one of many part time jobs with insurance benefits; by spending a certain amount of hours per month, you can qualify for some valuable insurance perks!