Does Medicare Cover Dental?

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If yo u are turning 65 or going on Medicare for the first time, you will probably want to know the answer to the question: **Does Medicare cover dental**?

Most people are accustomed to having some coverage for dental in their individual or group insurance plan prior to going on Medicare. Although dental coverage is usually relatively limited, many people are surprised to learn that it is virtually non-existent when you go on traditional Medicare. However, there are a few options for Medicare dental plans, which weâ??ve outlined below.

Does Medicare Cover Dental at All?

The short answer to this is, in general, no, there is no Medicare dental coverage. Medicare does not cover any dental except in unique cases. Traditional Medicare (Part A and Part B) does not cover dental care, dental check-ups, dental supplies or dental procedures like fillings, crowns, extractions, dentures and other services. Outpatient services and procedures are generally covered under Medicare Part B; however, Part B does not cover any dental.

Medicare Part A (inpatient) will pay for some complicated dental surgeries or emergency procedures in limited scenarios. A few exceptions to Medicareâ??s non-coverage of dental are: extraction of teeth associated with preparation of the jaw for radiation or reconstruction of the jaw as a result of an accident.

So, if Medicare dental coverage is non-existent for all dental services and procedures, what are your options?

Ways to Get Dental Coverage with Medicare



If you are on Medicare and want to have dental coverage, you do still have some options, which are itemized and explained below:

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1. **Stand-alone dental insurance: Medicare Dental Plans.** There are a handful of companies offering Medicare dental plans for people on Medicare through stand-alone plans. These plans often â??come withâ?• vision and hearing coverage (routing vision/hearing are also not covered under traditional Medicare).Premiums for this type of coverage can vary widely, but generally speaking, are in the $20-40/month range. One crucial thing to look for when comparing this type of coverage is whether the plan has a network of acceptable dentists. Some plans do; some do not. Since these networks can change over time, for most people, it is preferable to be in a plan that gives you freedom to select whichever dentist you want. Another important thing to consider is whether there is a waiting period for services/procedures. Some plans have relatively extensive waiting periods, and you may not be able to avoid that, but it is definitely something you should be aware of before enrolling in a dental plan.

   Get Quotes on Medicare Dental Plans

   ### Medicare Dental Plan Coverage Information and Quotes

   Complete the form to receive the information via email

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2. **Medicare Advantage plan.** Medicare Advantage plans are a privatized version of Medicare, in which a private insurance companies delivers your Medicare benefits. These plans can add â??extrasâ?• like dental coverage, sometimes at an additional cost to you.In recent years, there has been a trend towards reducing the amount of dental coverage found in these plans. Now, many of the plans only cover very limited dental, such as 1-2 cleanings a year with nothing paid towards more comprehensive services. It is crucial to understand WHAT an Advantage plan covers for dental, not just whether it does/does not cover dental.

Morever, it is typically not a good idea to choose an Advantage plan â??justâ?• to get dental insurance, as there are many other considerations with this type of plan from a medical perspective. If comparing Medicare with Medigap vs. Advantage plans, make sure you understand the vast differences in these types of coverage, including doctor availability, out-of-pocket costs, and insurability considerations in the future.

3. **Be a cash payer.** A third and final option for dental care when you are on Medicare is to be a cash payer. This does not involve getting a Medicare dental plan at all. This is not a coverage option, obviously, bu ou as you pursue dental services. Some dental practic ıay be able to realize some savings by doing it this way. Before planning to go this route, it is a good idea to talk to the billing/insurance staff at your dentistâ??s office and see if they give any sort of preference to cash payers or any financial advantages to doing it this way.



When you take into account the premiums and limited coverage associated with the stand-alone dental plans and the risks associated with the Advantage plans, you may decide that being a cash payer regardless of how much dental care you need is a better choice for you. One consideration here is how frequent of a dental care user you are. If you are just going to the dentist a couple of times a year in most cases, it may make sense to forego paying for additional dental coverage. Keep in mind, though, that if you do sign up for dental coverage later, there will likely be a waiting period before you have coverage.

Medicare Dental Coverage for Seniors

If you decide you do want to have some dental coverage and want to purchase a stand-alone Medicare dental plan, it is a good idea to compare multiple plans as there are variance in how they work. As mentioned above, some plans allow you to see any dentist, whereas others have a network that you must stay within.

Additionally, some dental plans have lengthy waiting periods, whereas others have moderate waiting periods before you are covered. It is vital to understand this and consider it when comparing the plans.

Here is a link to one dental plan that you can consider that has been a good one for some of our clients: Dental/Vision plan. Or, you can request some quotes for a variety of options:

Medicare Dental Plan Quotes

Get quotes on Medicare Dental Plans for Your Zip Code

Complete the form to receive the information via email

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65Medicare.org is a leading, independent Medicare insurance agency for people turning 65 and going on Medicare. We have worked with 10,000+ Medicare-eligible individuals over the last 10+ years, assisting with understanding and comparing the plans. You can get a list of Medigap quotes in your area. Or, if you have any questions about this information, you can contact us online or call us at 877.506.3378.

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1. Going on Medicare

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