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Kap Survey on The Awareness of Dental Insurance

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ABSTRACT

Introduction : Nowadays, every person has to visit a dentist at least twice every six months to get their teeth checked. The IRDAI in August, 2018 said that the dental treatments will be a part of health insurance preferences for medical and dental plans. The way dental insurance is structured, including the use of annual maximum benefits and aim of the study is to make awareness about dental insurance

Material and methods : The sample size used for the study is 100. A self structured questionnaire is being prepared and uploaded in Google forms. Survey statistics were used in our study.

Results : In our study 77.31% of people are aware of dental insurance. In our study 41.18% of people came to know about dental insurance through a friend from dentistry, 40.34% by insurance company and 18.49% by newspaper. p-value: 0.05 ,($p<0.05$)]. Hence statistically significant.

Conclusion : To raise dentists' knowledge regarding dental health insurance, more dentist awareness initiatives, such as seminars, lectures, or forums, educational articles, and discussions, are needed.

Key Words: dental insurance, awareness , knowledge, expenses, Innovative method

INTRODUCTION

A dentist used to be able to treat a patient's suffering while also saving their tooth. Every person nowadays is required to see a dentist at least twice every six months to have their teeth examined.(1). The form of health insurance designed to pay the escalating treatment costs associated with dental care generally lacks knowledge about dental insurance. The IRDAI in August, 2018 said that the dental treatments will be a part of health insurance preferences for medical and dental plans(2–4). Dental plans can help you plan and adjust the budget for the cost of dental care along with basic dental coverage. Dental plans cover Preventive, Basic Major service, Access to a wide dental network, Direct payment to network, No age restrictions. It is provided for dental procedures that are deemed necessary by a medical profession(5,6). With limited knowledge of insurance we have to help our family and friends. The age limit for dental insurance is, children aged 90 days and above.

Dental health is also associated with diabetes, cardiovascular disorders and complications in pregnancy. Regular dental care helps to improve your smile and oral health(2,3,7). Generally dental offices have a fee

schedule for the dental service or procedures they offer like that dental insurance has a similar scheme according to the person(8).

The important aim of dental insurance is to reduce the cost of dental care. Waiting period for major dental plans will vary depending upon the people who are taking treatment(9). Waiting until there is a problem, means that the dental treatment will often be more intricate and expensive (10). The more intense the category of treatment, the longer you will have to wait before you can use your dental cover in your insurance. Dental treatments are covered in the event of an accident and it will be limited to repair the damage. Health plans offering dental insurance help individuals get coverage for dental care(11). Personal accident insurance plans provide coverage against accident dental and hospitalisation expenses that one might incur (12). Dental insurance is the thing which helps you to have more smiles(13). The increased cost of healthcare is due to the public's increasing demand for health services, ever growing technology of health care, lack of incentives in health care, and general inflation(14,15). It helps reduce your out-of-pocket costs for many procedures by sharing the cost with you.The way dental insurance is structured, including the use of annual maximum benefits and significant(16). Dental insurance must be structured to pay for the attainment of oral health and well-being rather than for checklists of procedures within arbitrary dollar limits.

It is a comprehensive health insurance plan offered by Apollo Munich which covers dental treatment expenses among others coverage(17). The increased cost of healthcare is due to the increasing public demand for health services, ever growing technology of health care, lack of incentive in health care, higher quality of health care and general inflation(18–21). The aim of the study is to raise awareness about dental insurance. Our team has extensive knowledge and research experience that has translated into high quality publications (22-41).

MATERIAL AND METHOD

The sample size used for the study is 100. A self structured questionnaire is being prepared and uploaded in Google forms. This study employs an online survey method to make awareness about dental insurance. This standard questionnaire in Google forms is being circulated among the sample study population and at the end of the survey, all the data were collected and the data is been analysed by using Chi square analysis.The chi square analysis was done using the software IBM SPSS. The study was approved by SRB saveetha Dental College. The questionnaire regarding awareness about dental insurance is distributed to all the people and the patients coming for dental check up and treatment were included in the study. Those who refused to participate in the study were excluded from the study.

The questionnaire comprised a series of questions including their demographic characteristics like age, gender and highest level of education. The other questions are as follows:

- Are you aware of dental insurance
- Do you have any idea about dental insurance
- Do you have any idea about government scheme
- Did your family or friends already taken a dental insurance
- From where did you come to know about dental insurance
- What is the reason that you do not have dental insurance
- Dental insurance should be made mandatory for all dental students in India

RESULT

In our study 77.31% of people were aware of dental insurance and 57.98% of people had some idea about government schemes. In our study 72.27% of people responded that dental insurance should be made mandatory for all dental students in India. In our study 77.31% of participants responded that they are aware of dental insurance (figure 1). 54.62% of participants responded that they have an idea of dental insurance (figure 2) . 57.98% of participants responded that they have an idea of government schemes (figure 3). 53.78% of participants responded that their family or friends have already taken dental insurance (figure 4). 41.18% of participants responded that by friends from dentistry they came to know about dental insurance (figure 5). 47.90% of male participants are aware of dental insurance and 29.41% of female participants are aware of dental insurance (figure 6). 31.09% of male participants have an idea of government schemes and 26.89% of female participants have an idea of government schemes (figure 7). 44.54% of male participants responded yes for dental insurance should be made mandatory for all dental students in India and of female participants responded yes for dental insurance should be made mandatory for all dental students in India (figure 8).

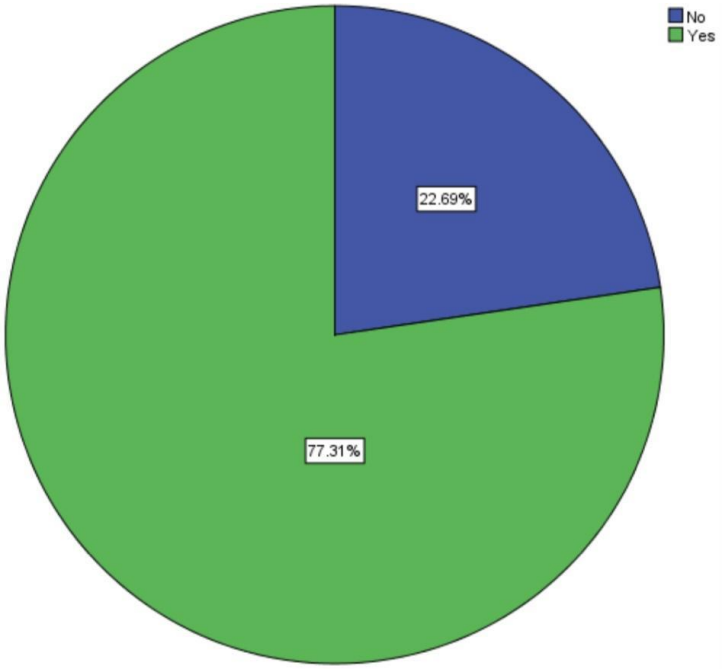

FIGURE 1 : Pie chart showing the percentage distribution of whether you are aware of dental insurance. Where the green colour represents yes (77.31%) and blue colour represents no (22.69%). Majority of the study participants are aware of dental insurance.

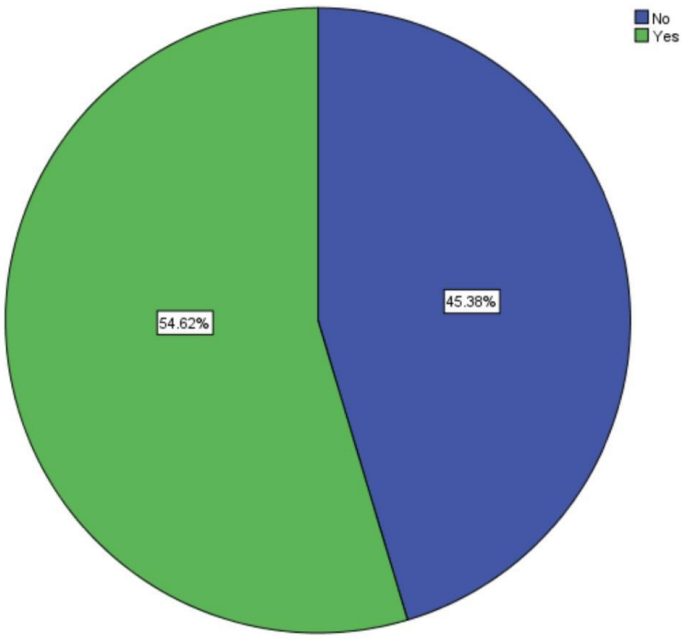

FIGURE 2 : Pie chart showing the percentage distribution about whether you have any idea about dental insurance. Where green represents yes (54.62%) and blue colour represents no (45.38%). Majority of the study population had an idea about dental insurance.

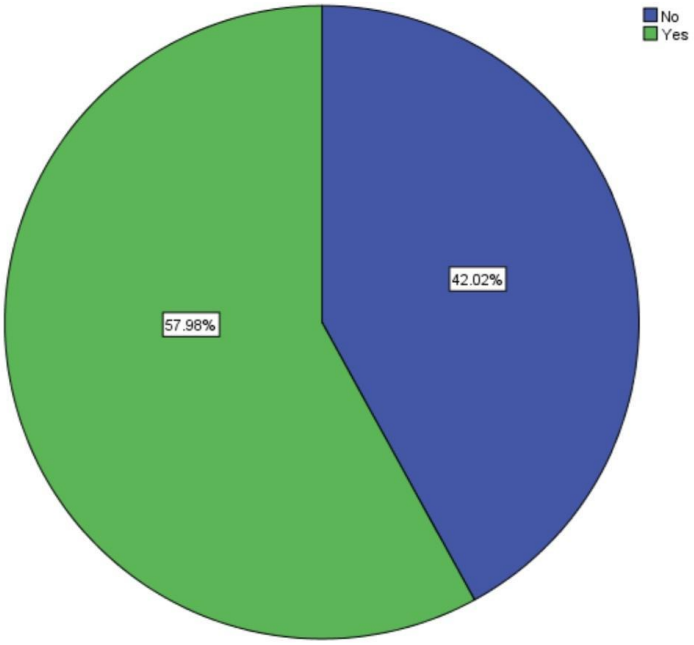

FIGURE 3 : Pie chart showing the percentage distribution about do you have any idea about government schemes. Green colour represents yes (57.98%) and blue colour no (42.02%). Majority of the study population had an idea about government schemes.

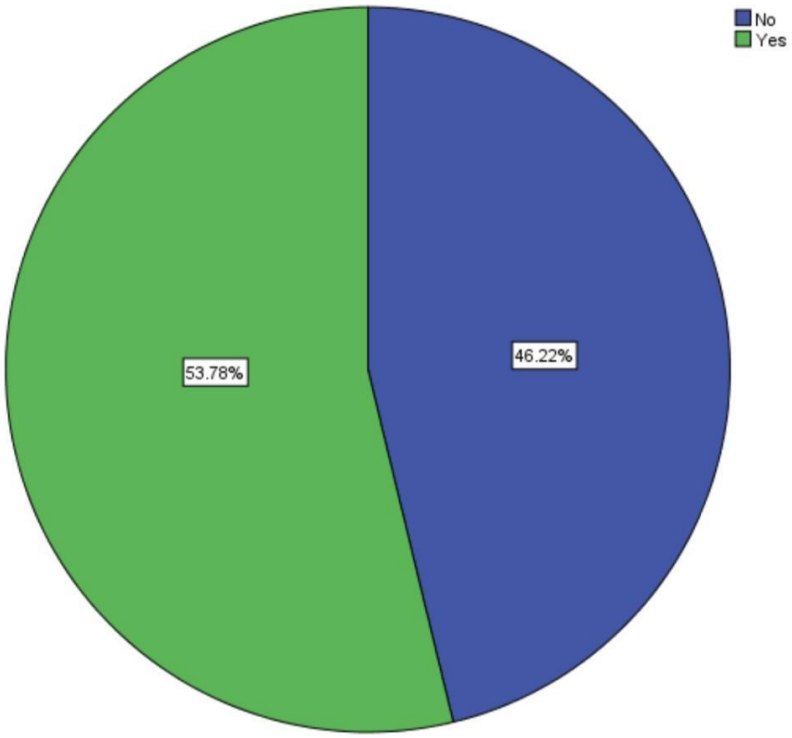

FIGURE 4 : Pie chart showing the percentage distribution about whether your family or friends have already taken dental insurance. Green represents yes (53.78%) and blue colour represents no (46.22%). Majority of the study participants have already taken dental insurance.

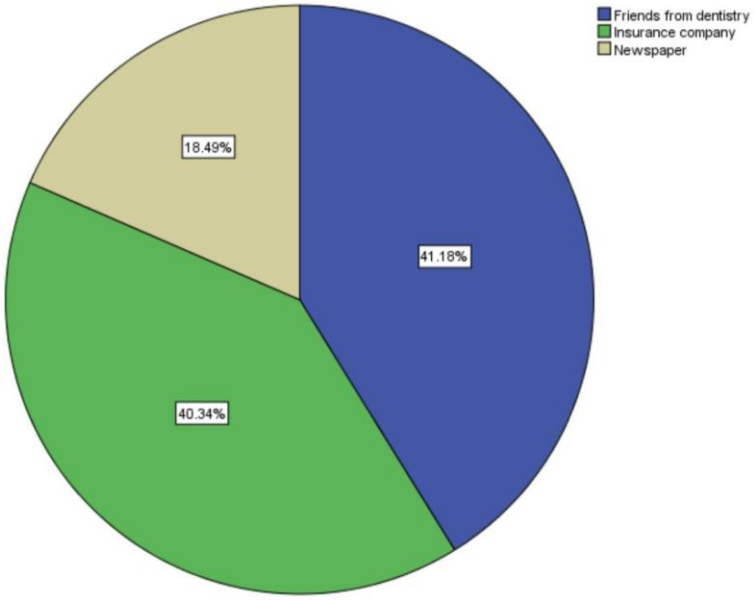

FIGURE 5 : Pie chart showing the percentage distribution about where they came to know about dental insurance. Blue represents friends from dentistry (41.18%), green represents insurance company (40.34%), beige colour represents newspaper (18.5%). Majority of the participants came to know about dental insurance through friends from dentistry.

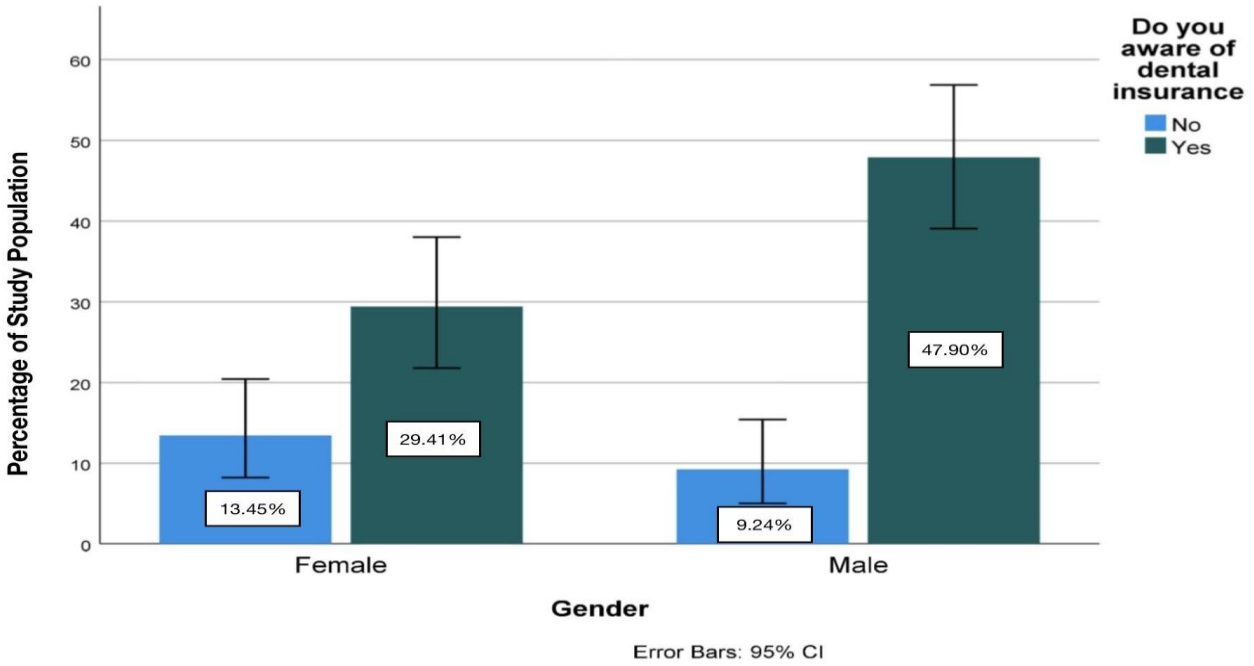

FIGURE 6 : Bar graph showing association between gender and are you aware of dental insurance. X-axis represents gender and Y-axis represents percentage of responses . Green colour represents yes and blue colour represents no. 47.90% of male responded yes and 29.41% of females responded yes. Chi-square test was done and association was found to be statistically significant[Chi square value: 3.837 and p-value: 0.05 ,(p value is equal to 0.05)]. Hence statistically significant. Majority of males are aware of dental insurance.

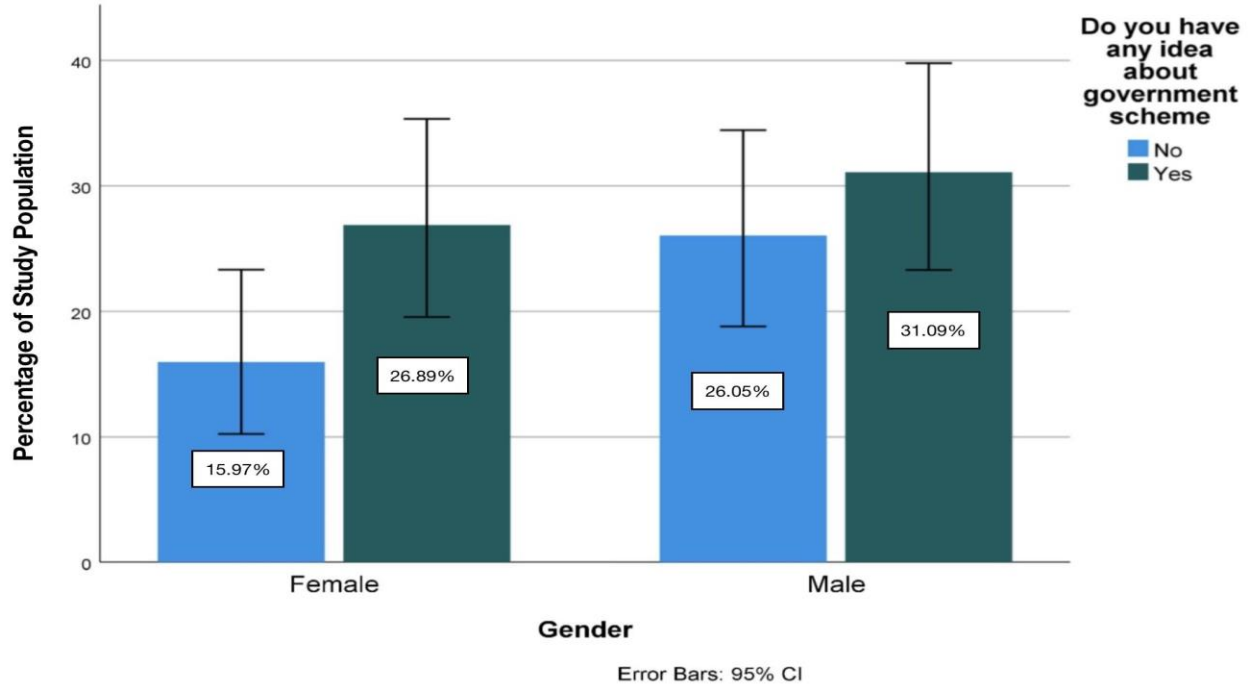

FIGURE 7 : Bar graph showing association between gender and do you have any idea about government schemes. X-axis represents gender and Y-axis represents percentage of responses . Green colour represents yes, blue colour represents no. 31.09% of male responded yes and 26.89% of females responded yes. Chi-square test was done and association was found to be statistically not significant. Chi square value: 0.831 and p-value: 0.362,(p>0.05). Hence statistically not significant. Majority of males had ideas about government schemes.

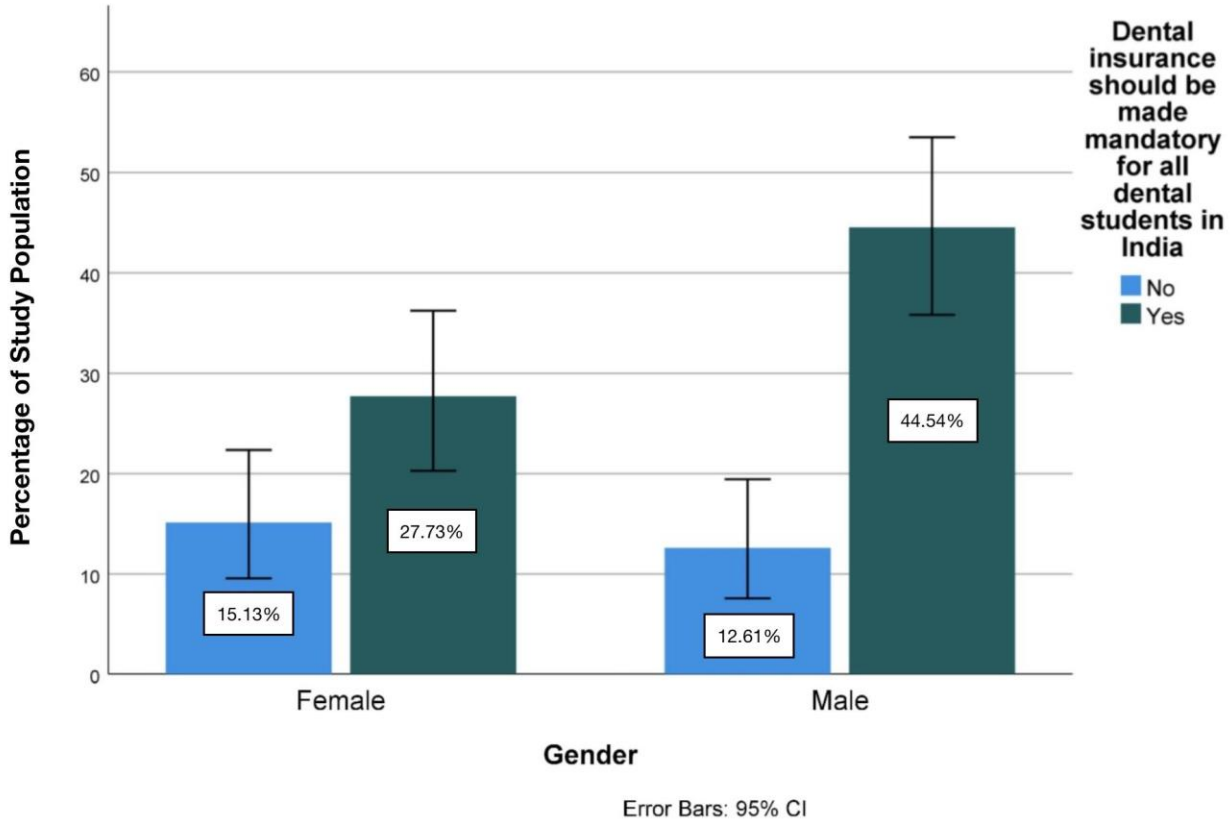

FIGURE 8: Bar graph showing association between gender and dental insurance should be made mandatory for all dental students in India. X-axis represents gender and Y-axis represents percentage of response. Green colour represents yes and blue colour represents no. 44.54% of male responded yes and 27.73% of females responded yes. Chi-square test was done and association was found to be statistically not significant. Chi square value: 2.547and p-value: 0.110,(p>0.05). Hence statistically not significant implying that the majority of males considered dental insurance should be made mandatory for all the dental students.

DISCUSSION

In our study 77.31% of people are aware of dental insurance and 22.69% of people are not aware but in another study 63% of people are aware of dental insurance and 37% of people are not aware(42). In our study 53.78% of people family or friends have already taken dental insurance 46.22% of people family or friends were not taken but in a study, 67% of people family or friends have already taken and 33% of

people were not taken(1). In our study 41.18% of people came to know about dental insurance by friend from dentistry, 40.34% by insurance company and 18.49% by newspaper but in a study 38% of people came to know about dental insurance by friend from dentistry, 31% by insurance company and 31% by newspaper(18). In our study 57.98% of people have some idea about government schemes and 42.02% of people do not have any idea but in a study 39% of people have ideas about government schemes and 61% of people do not have any idea(43). In our study 72.27% of people responded that dental insurance should be mandatory for all dental students in India but in a study 82% of people responded that dental insurance should be mandatory for all dental students in India(16). The limitation of our study is the population was among dental students in Saveetha Dental College. More samples should be included for better results. Our future scope is to take surveys among medical and engineering students.

CONCLUSION

From our study we can conclude that the majority of the public are aware of dental insurance. To raise the public's knowledge regarding dental health insurance, more public awareness initiatives, such as seminars, lectures, or forums, educational articles, and discussions, are needed.

AUTHORS CONTRIBUTION

Priyan.I Literature search, data collection analysis, manuscript drafting.
Dr. Palati Sinduja : Aided in conception of the topic, has participated in the study design, statistical analysis and has supervised the preparation and final corrections of the manuscript.
Dr. Lakshmi.T.A : Data verification, manuscript drafting, preparation of the manuscript.

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CONFLICT OF INTEREST

The author declares that there was no conflict of interest in the present study

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