

Adequate dental medical scheme cover is key for one's dental health

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World Oral Health Day, celebrated on 20 March 2023, gave a reminder that getting and maintaining a picture-perfect smile in South Africa is not always affordable. Dental consultations, procedures and appliances are often more expensive than other standard medical procedures.



Medical scheme members not covered for oral health expenses, like those associated with dental work and maxillo-facial specialists, will either spend much money on oral care or suffer the long-term consequences of poor oral care.

The need for oral health cover

According to the [South African Dental Journal](#), a healthy mouth allows a person to eat, speak and chew without difficulty and embarrassment, and it is also crucial for socialising.

“ Poor oral health can lead to pain, discomfort and undernutrition due to a sore mouth, which means losing time from work or school. It shows that good oral health affects your overall health. Your mouth is an entryway to your body and is a valuable point for detecting early symptoms of diseases like diabetes, cancer and HIV/Aids. ”

Losing teeth is another issue most people face due to plaque build-up and poor oral care. Other oral disorders from poor oral care are not always life-threatening, but they are still major health problems in South Africa.

There is a need to invest in the correct medical cover that includes oral health benefits to address these problems. Dental and oral evaluations will be able to assist in creating a plan that is suitable for every patient's needs.



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How medical schemes cover oral health treatments

The leading South African medical aid schemes cover dental care procedures partially or in full. For most medical schemes, the amount of oral health cover is based on the benefit plan chosen which specifies basic dentistry in- and out-of-hospital, and specialised dentistry, and indicates whether the dental consultations, procedures or treatments are taking place in a hospital, day clinic or dentist's rooms.



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Finding medical cover that would suit your lifestyle is a crucial decision. Incidents impacting one's health are not always in our control, but ensuring you are adequately covered in an emergency is always important. Each of Medshield Medical Scheme's nine medical aid benefit options has [dental benefits](#). Depending on the benefit option chosen, the benefits range between primary dentistry, specific dentistry, wisdom teeth removal, and maxillo-facial surgeries. Medshield provides its members with accessible, easy-to-understand plans suitable for any budget.

It is also essential to know that if you claim a specific dental treatment from a medical scheme, the relevant benefit might only be available again after a particular period. These protocols and restrictions are in place to ensure that clinically appropriate treatments are not misused, and they can be available when you need them the most.

Is the cover provided sufficient?

The cost of dental care in South Africa is good value for money compared to the rest of the world. The country has a good private medical infrastructure at almost half the price of global market rates. Medical aid members can ensure that their oral health care is sufficiently covered by choosing the right plan for their needs. Unfortunately, if not, additional costs can still make the procedures expensive.

“ Even though oral health affects your general health and quality of life, the [World Health Organisation \(WHO\)](#) states that oral health has been neglected in global health. ”

Many South Africans are more likely to fail their oral health due to insufficient funds. The WHO added that their biggest goal now is to ensure that everyone has the knowledge and tools to look after their teeth and access prevention and care when needed. South Africans need to be educated better about oral health to support this global goal.

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