



# Dental reform - will you find it a squeeze?

**In April, the Government reformed NHS dentistry. Be prepared for dental treatment to cost more and be harder to find...**

A health cash plan can help you to pay for your everyday healthcare needs, such as dental and optical care, physiotherapy, chiropody and specialist consultations. In return for an annual premium, it will reimburse a significant proportion of your bills for both NHS and private treatment. During the course of a year, you may be surprised at just how much you can receive back.

Routine medical costs are rising and, since you have to pay the resulting bills anyway, a health cash plan can make a real difference. This is particularly true in view of the new ways that dental treatment is administered.

## Changes to patient charges

Under the Government's new dental reforms, which started in April, patient charges for dentistry have been simplified with the introduction of three new bands to replace some 400 fees. Within this new charging structure, the Government notes that just over half of all patients will now pay more for NHS dental care, and this is likely to be those who require less treatment - usually because they attend the dentist regularly for checkups. For example, under the new system a checkup that cost £6 now costs £15, a filling that was £19 is now £41, while more complex treatment such as a crown costs £183 (slightly lower in Wales) instead of £82.

For example:		
Band 1	£15	General checkups, scaling and polishing
Band 2	£41	Simple treatment, e.g. fillings and extractions
Band 3	£183	More complex treatment, e.g. crowns and dentures

Since 1948, NHS dentists had been paid on a 'fee per treatment' system which was linked to patient fees - adult patients paid 80% of the cost. However, under the new banded charge system, dentists are paid in Units of Dental Activity (UDAs) linked to a complete course of treatment per patient, and are paid a standard monthly payment.

Dentists suspect this is merely a way of capping government costs. Also, since the management of NHS dentistry has been passed to local Primary Care Trusts (PCTs), they are concerned that the Trusts may run short of funds and will seek to 'manage' dental practices, which have always been independent.

## Shortage of dentists

A primary objective of the reforms is to create more access for NHS patients. Nationally, it is estimated that there is a shortage of more than 1,850 dentists, with only 50% of the UK population registered. The Government admits that by 2011 the country will be short of 2,000 dentists and, since training takes five years, it will be some time before this can be addressed by qualified UK dentists. The Government is therefore encouraging overseas dentists to fill vacant NHS posts.

## More private dentists

The changes are also controversial in that they appear to make it difficult for dentists to see both NHS and private patients. The rules say that dentists can no longer stipulate that children will be seen on the NHS on condition that their parents are seen privately. If forced to become 100% private, or 100% NHS, some are saying that the private option is the only way they can go.

A significant number of dentists in England are considering leaving the NHS, the British Dental Association (BDA) warned. The BDA stated that the contract does not allow dentists sufficient time to do preventative work. In some areas, because the feeling is so strong, up to three quarters of NHS dentists are threatening to quit the NHS and go totally private or take early retirement.

In many cases, a practice going private means people will have to pay more.

## Dental cover and health cash plans can help you over the squeeze

Health cash plans can do much to offset the rising costs of both NHS and private dental treatment. Saga's policy will reimburse 75% of your bills for both checkups and treatment (excluding denture repair), and you can keep claiming until you reach the limit of your chosen cover level. In addition, although your health costs might increase as you get older, the plan is not cancelled and none of the benefits are restricted.

Claiming on a Saga Health Cash Plan is as easy as A, B, C:  
 A - you make your Appointment  
 B - you send Saga the Bill  
 C - Saga sends you the Cashback

To apply for a Saga Health Cash Plan, either call 0800 015 0116 stating reference ITHCP or return to the main page by closing this window.