

PRIVATE HEALTHCARE AUSTRALIA CONSUMER INFORMATION – DENTAL SERVICES

DENTAL CARE IN AUSTRALIA



- \$380¹ is the average dental spend per capita per year
- \$9.6billion² is the overall spend in dental; of which
 - \$2.3billion² paid by the government to dentists
 - \$7.3billion² paid by private health insurers & consumers to dentists

PRIVATE HEALTHCARE FACTS



53%

of all extras paid by your health fund is allocated to dental services³

1 in 2



About 1 in 2 Australians aged 5 and older have private health insurance with dental cover¹



38m

Health Funds currently pay around \$2.5 billion each year for dental services, covering over 38 million services in total³

\$65



The average health fund benefit paid per dental service is currently around \$65³



77%

of adults with insurance reported that their insurance paid some (77%) or all (9%) of the dental costs of their last visit¹

Sources:

1. AIHW 2016. Oral health and dental care in Australia: key facts and figures 2015. Dental statistics and research series. Cat. No. DEN 229. Canberra: AIHW.
2. Australian Institute of Health and Welfare 2016. Health expenditure Australia 2014–15. Health and welfare expenditure series no. 57. Cat. no. HWE 67. Canberra: AIHW.
3. APRA, Private Health Insurance Membership and Benefits, 2015-16



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HOW DO I CHOOSE THE BEST POLICY FOR MY NEEDS?



- Dental is an important part of any “extras” health insurance policy
- Review the typical prices of dental treatments and compare them with the reimbursements of the funds you are considering (see typical dental charges for major items on the next page)
- Check whether your fund has contracted provider agreements
- Don't forget to weigh dental reimbursements against other benefits that suit your needs across hospital and extras cover

WHAT ARE CONTRACTED PROVIDER AGREEMENTS?



- Health fund members can freely choose their preferred dentist, whether they are part of a contracted provider agreement or not
- In order to make dental services more affordable and transparent for members, many health funds have opened dental clinics or are working with certain dentists on pre-agreed terms
- With contracted provider agreements patients know the cost of their procedures before coming to their health fund dentist

WHAT ARE BENEFITS OF CONTRACTED PROVIDER AGREEMENTS?



- Comparing quality and prices of dental services is often difficult and time consuming for health fund members. Contracted provider agreements by your fund provide
 - transparent pricing before you see the dentist;
 - typically much lower charges due to better negotiation; and
 - great quality dental care with regular reviews of patient satisfaction of contracted dentists

HOW IMPORTANT IS PREVENTATIVE HEALTHCARE?



- Prevention is very important for your dental health as regular check-ups help avoid more costly dental procedures
- Private health funds often encourage your regular dental check-up
- Some funds even offer free dental check ups, often through their contracted dentists or in their dental clinics
- Make sure use your preventative healthcare benefits



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TYPICAL PRICES OF DENTAL CARE – DO YOU PAY TOO MUCH?

Dental Category	Item Number	Description	Number of Services	Total Dental Charges (\$)	% Paid by Health Fund	Average Cost (\$)	Average Health Fund Benefit (\$)	Average Patient Out-of-Pocket (\$)
General Dental	114	Scale & Cleans	4.8M	\$489.0M	67 %	\$102	\$68	\$34
	022	X-ray (per exposure)	4.6M	\$189.7M	60 %	\$41	\$25	\$16
	012	Regular check-up	4.2M	\$218.7M	67 %	\$52	\$35	\$17
	121	Fluoride Treatment	3.3M	\$106.1M	73 %	\$32	\$24	\$9
	011	Comprehensive oral exam	1.2M	\$71.0M	69 %	\$57	\$40	\$17
	013	Limited oral exam	1.0M	\$46.3M	59 %	\$47	\$27	\$19
	161	Fissure sealing (per tooth)	0.5M	\$24.8M	58 %	\$51	\$29	\$21
	111	Clean (removal of plaque)	0.30M	\$16.9M	65 %	\$56	\$36	\$20
	014	Consultation	0.27M	\$16.5M	52 %	\$61	\$32	\$29
	071	Diagnostic model	0.23M	\$13.7M	49 %	\$59	\$29	\$30
Major Dental	531	Filling – 1 posterior surfaces	1.22M	\$167.2M	53 %	\$137	\$73	\$64
	532	Filling – 2 posterior surfaces	1.15M	\$202.1M	52 %	\$176	\$91	\$85
	533	Filling – 3 posterior surfaces	0.55M	\$113.2M	51 %	\$205	\$104	\$101
	534	Filling – 4 posterior surfaces	0.24M	\$55.5M	50 %	\$228	\$114	\$114
	311	Extraction	0.55M	\$84.8M	49 %	\$155	\$76	\$80
	577	Cusp capping (per cusp)	0.45M	\$14.8M	50 %	\$33	\$17	\$16
	521	Filling – 1 anterior surface	0.44M	\$57.4M	50 %	\$130	\$66	\$64
	522	Filling – 2 anterior surfaces	0.33M	\$52.8M	50 %	\$158	\$79	\$79
	523	Filling – 3 anterior surfaces	0.23M	\$42.6M	50 %	\$182	\$90	\$92
	615	Crowns	0.16M	\$219.6M	41 %	\$1,410	\$573	\$837
Orthodontics ¹	881	Orthodontics	n/a	n/a	58%	\$838	\$489	\$349
Endodontics ¹	415 + 417	Filling of one root canal	n/a	n/a	46%	\$285	\$132	\$153

Source:

Data provided by Private Healthcare Australia member funds. n/a denotes where data is not available.

1) Data displayed does not include all Private Healthcare Australia member funds



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