Dental payment plans: A road to preventive care, by Kay Thomson

From 2009 to 2012, the number of adult patients who struggled to find an NHS dentist dropped from 55 per cent to 28 per cent. Although these statistics are a welcome development, they still leave a significant percentage of the population without ready access to subsidised dental care.

In a survey that involved more than 11,000 British people, 44 per cent of respondents don’t visit their dentist as frequently as they should because they can’t afford it. And 54 per cent of adults in the UK are worried about having the budget for their dental care needs in the future.

This trend of foregoing dental care due to financial strain can see some people skip going to the dentist altogether. As recently as two years ago, five million people in the UK hadn’t been to see their dentist in ten years, and it’s safe to assume that a considerable percentage of these absent patients have financial concerns to blame for their non-attendance.

Most people probably view dental visits as an unnecessary expenditure, as long as they are asymptomatic. But dental professionals know that this can’t be further from the truth. Prevention is of course the most efficient way of improving the overall state of oral health in the country, and in this light affordable dental care should be accessible for everyone.

For patients who have difficulty getting onto an NHS dental register and can’t afford regular private care, there is the option of a dental payment plan, which spreads the cost of basic dental check-ups throughout the year.

Payment plans are a great way to ensure that patients attend to their oral health more regularly, but as a product it can also easily be mis-sold. The guaranteed income that dentists receive from this scheme may see some professionals unnecessarily selling more expensive packages to patients in good oral health, making them pay up front for treatments that they may not need.

As we’ve seen happen with dental insurance, for example, payment schemes that turn out to be less than straightforward and leave the consumer out of pocket can fast earn a bad reputation. And unless they are offered in the most scrupulous manner possible, payment plans can quickly suffer a similar fate among consumers.

In a 2010 survey of 499 private dental patients with payment plans, 29 per cent of respondents felt that they were required by their dentists to sign up as a condition of attending the practice. To further investigate how dental payment plans are offered to consumers, the Office of Fair Trading (OFT) conducted their own survey into the matter the following year. Twenty per cent of OFT respondents said that they felt somewhat pressured into joining a payment plan scheme, with four per cent feeling that their dentists have placed them under ‘a lot of pressure’.

The 2012 OFT Final Report states that “because dentists often have a high degree of influence over patients’ decisions, care must be taken by dentists to ensure that they are not at risk of unduly influencing patient decisions whether or not to join a dental payment plan.”

While it is a reality that practices need to turn a profit, dental professionals must always keep in mind that the patient will rarely distinguish between professional advice and a sales pitch while they’re lying in the dental chair. The feeling that they have been sold to unnecessarily may come after the patient leaves the clinic, which can then sour the dentist-patient relationship.

In order to avoid this, dentists must make sure that patients aren’t given the impression that they have no other choice but to accept the payment plan on offer. If and when a practice decides to make such a product available to their patients, steps must be taken to ensure that these are presented in light of all the other payment options the patient may have, and that these plans truly give them their money’s worth.

An example of a solid payment model is the Gencare Payment Plan, the scheme that Genix Healthcare will be launching soon. Designed to be as affordable as possible for patients, the Gencare Payment Plan will offer basic check-ups, X-rays and prophylaxis at proposed payments of around £10 a month, putting its costs well below that of other offers that include similar treatments. With basic payment plans such as these, patients shell out the least amount of money for quality care, and there’s little danger of giving them the impression that they are being sold to needlessly.

If used the way they are intended, to payment plans may get more people visiting their dentist regularly. This in turn can elevate the state of the nation’s oral health and advance the dental profession towards the preventive practice that it aims to become.

For additional information please call 0845 858 1122, or email advice@genixhealthcare.com or visit www.genixhealthcare.com

About the author

Kay Thomson has extensive and broad-ranging experience across a range of different market sectors. For the past eight years she has worked in practice, where she has worked as a Clinical Manager and Implant Treatment Coordinator among other roles. At the heart of Kay’s philosophy, she believes in exceptional customer service and good quality dentistry. This passion for excellence led her to join Genix Healthcare – a company she feels shares the same values and are always prepared to go the extra mile for the customer.

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