

7 Simple Ways To Instantly Cut Your Dental Costs in Half



Are you looking for ways to save on your family's dental costs? Many families don't have dental coverage these days, and even those who do will find that there are many costs that simply aren't covered by your insurance.

The National Association of Dental Plans reports that in 2012, more than 40 percent of Americans lacked dental coverage.

Now, the Affordable Care Act requires group market plans to cover pediatric dentistry, but not adult oral health. And that could change if the ACA is overturned or altered. This means there are a lot of people with limited coverage, or even no coverage at all. Some of the people who need the dental care the most, are the very people who have the hardest time paying for it. So, what can you do?

Are you looking for alternatives to dental insurance, or supplemental insurance to help lower your costs and cover the things your dental insurance doesn't? There are different ways to fill those gaps.

1. Use a dental savings plan

[Dental savings plan](#) is the "magic pill solution" for those without dental insurance. A discount program like this will help you save a lot of money on the dental procedures your family is already getting as well as any dental emergencies that might arise. You can choose from over 30 different discount dental plans and save on dental services at more than 100,000 participating dentist offices in the country. Plans start as low as \$100 annually and when you look at how much certain dental procedures can cost out of pocket, you'll see [why discount dental plans are worth it](#).

2. Ask about discounts

If you are a cash paying client, many dental offices will give you a discount, even on routine appointments. In many cases, if you need extensive dental work and you don't have insurance, they will give you discounts as a cash-payer. They may not advertise these discounted rates, so talk to them about it. All too often, people fear they won't be able to afford the dental care they need, so they avoid going in. Most offices will work with you – even on a sliding scale based on income – because they want to see you get the care you need as well. Oral health problems can lead to other health problems and in extreme cases, even death. Talk to them and see how they can help you save on costs.

3. Get proper preventative care

It's equally important to get your proper preventative care. Some people are afraid of the dentist, or afraid of the costs of the dentist, so they avoid it. Then, like most things that get overlooked, they get worse. It's important to treat dental problems quickly and immediately so they do not grow into bigger problems. If you get the preventative care you need – [like cleanings](#) and x-rays to spot potential cavities – you could repair damage before other procedures like [fillings](#) or [dental implants](#) are even needed.

4. Have work done at a dental school

If you have a dental school in your area, or if you are willing to drive a little bit for the savings, you may be able to get low-cost, or no-cost, dental work done there. Dentists and hygienists often need real patients they can practice their skills on. They often offer free clinics to the public as part of their training, and also as a way of increasing awareness of the importance of good oral health.

5. Get your treatment plan in writing

If you do need extensive work done, get your dental plan in writing from day one. In many cases, you can pay-as-you-go, but you don't want the rates to rise on you. Get your quote with your dental plan and then keep a copy. There are a lot of factors that can change how much dental procedures cost. It's not like other products or services where you can see a flat rate charge on a menu or price list. This is why it is important to get it in writing, so you know what you're dealing with and there are no surprises later.

6. Buy dental hygiene products in bulk

You know that you need toothbrushes, toothpaste, floss and/or flossers, and other oral and dental hygiene items, so why not buy in bulk so your family can save more money? Toothbrushes and other items never expire and [most toothpaste](#) stays good for 2 years or more. You can go ahead and buy in bulk to get the discount and then find a nice place to store these items in your home until they are needed. This also allows you to purchase when there are discounts, or items are on sale, to save even more. It even comes in handy when you have guests over and they forget their toothbrush.

7. Change your toothbrush regularly

Every 2 to 3 months is a good timeline for swapping your old toothbrushes out for new ones. While your dentist may give you a new one at each cleaning (typically every six months), it's better to not wait that long to replace yours. You might think you're saving money by not having to buy a new toothbrush, but the truth is, when your brush gets old and worn, it doesn't clean as well. Going months without proper cleaning makes it easier for tartar to build up, and it increases your risk for cavities. This is especially important if you are already in a high-risk group. A good toothbrush costs less than \$5, and that's far better than the price you will pay for fillings and other dental work. Prevention is already preferred to treatment, when possible.

How Much Do People Spend on Dental Procedures?

Here are some facts and figures that show you just how much certain procedures can cost. You can see from this why it is so important to have ways to cut your family's dental expenses.

Here are the average prices with and without dental insurance for some of the most common dental procedures.

Procedure	With insurance	Without insurance
Teeth cleaning	Free (2x per year)	\$127
Cavity filling (composite)	50-80% of the cost	\$204
Wisdom tooth removal	\$416	\$750
Braces	\$3407	\$4937
Root canal	\$608	\$1156
Dental crown	\$618	\$1093

This doesn't even begin to cover things like [braces](#), whitening or [veneers](#), or other cosmetic procedures. Your teeth greatly affect your self-esteem and confidence, but it's about more than just looking good. Bad teeth can also lead to more serious health problems.

[Gum disease](#) can spread to other parts of the body, and missing teeth can make it difficult to eat. Your teeth are so very important, and it shouldn't be so difficult for people to get the dental treatments they need.

Taking a look at these costs and considering that your family might have three, five, or even more people in it, and you can see how easily the costs rise. It shouldn't be so difficult or expensive, and we hope that these tips will help you save on your family's dental costs, now and in the future.

A healthy smile is a happy smile!