Cancer Legal Resource Center
A DRLC PROGRAM

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Cancer and Access to Dental Care

Cancer and Dental Complications
Cancer treatments can have many side-effects. However, most people do not realize that one-third of cancer patients develop problems with their mouth; these can include mouth sores, bleeding of the gums, dry mouth, infection, and tooth decay/gum disease. Additionally, a bone disease called osteonecrosis of the jaw (ONJ) is common among cancer patients receiving radiation therapy and certain medications. ONJ results in a damaged and weakened jaw bone, which is often painful.

What types of dental insurance are available?
There are two primary forms of dental plans: DHMO and DPPO. A *Dental Health Maintenance Organization (DHMO)* plan only covers dentists who are in-network, meaning dentists who have contracted with and are approved by your insurance company. A *Dental Preferred Provider Organization (DPPO)* plan will cover treatment with a dentist who is in- or out-of-network; however, in-network dentists will likely be more affordable.

It is important to understand that although you may be enrolled in health insurance to cover any medical needs you have (including cancer treatment), having health insurance does not necessarily mean that you also have dental insurance. Often, these two forms of insurance are separate from each other and may have different enrollment periods or deadlines, separate monthly premium payments, separate co-pays and deductibles, and a separate network for providers. Dental insurance is not governed by the Affordable Care Act (ACA), so dental insurance plans can and often do have small annual maximum coverage amounts. Health insurance generally does not cover dental issues, except in extreme or emergency situations, which means that non-preventive dental care is often very expensive.

Does Medicare include dental coverage?
Medicare is a federal health coverage program for seniors and certain people with long-term disabilities. Dental coverage is very limited under Medicare. Parts A and B do not cover routine dental cleanings or procedures. Part C however, also known as Medicare Advantage plans, can provide certain coverage such as dental exams, cleanings, X-rays, fillings, crowns, root canals, and more. Not all Medicare Advantage plans include dental coverage, so if you need it, make sure you do your research before enrolling. If you have Original Medicare, you may be able to purchase a Medicare Supplemental Policy (called Medigap) that may provide some coverage for dental services.

What is the Program of All-Inclusive Care for the Elderly Program?
The Program of All-Inclusive Care for the Elderly (PACE) is a joint Medicare and Medicaid program that provides coordinated support for seniors who are eligible for nursing-home care so

that they can continue to live independently in the community. PACE benefits may include specialized care, such as dental services.

Does Medicaid include dental coverage?
Medicaid is a federal health coverage program run by each individual state. While Medicaid programs are required to provide dental coverage for children, states have a lot of flexibility as to whether or not, or to what extent, their Medicaid programs cover dental services for adults. State Medicaid dental coverage policies generally fall under three general categories:

(1) *Emergency only*, where pain is treated in emergency situations. The states with this coverage are AZ, FL, GA, HI, MD, ME, MS, NH, NV, OK, TX, UT, and WV.

(2) *Limited coverage*, where Medicaid will pay $1000 toward dental care. The states with this coverage are AR, CO, IN, KS, KY, LA, MI, MN, MO, NE, PA, SC, SD, VA, VT, and WY.

(3) *Extensive coverage*, where Medicaid covers over 100 procedures approved by the American Dental Association. The states with this coverage are AK, CA, CT, IA, ID, IL, MA, MT, NC, ND, NJ, NM, NY, OH, OR, RI, WA, and WI.

Should I disclose my cancer status to my dentist?
Because cancer treatments like chemotherapy and radiation can decrease bone density, one's teeth can become brittle and fragile. This is common for patients receiving radiation in the facial area. Other chemotherapy medications taken orally can weaken your teeth and bones. Dentists are allowed to deny treatment to patients who they feel are at a high risk for injury, which can be the case for a person who is undergoing cancer treatment. Although you are not legally required to disclose your cancer status to your dentist, it is a good idea to do so. Your dentist needs to know your medical history to provide appropriate and adequate care, and if you do not properly disclose your medical status to your dentist, you may be responsible for any medical complications that arise. Your dentist will also want to know about any cancer medications you are receiving to ensure you do not experience any adverse effects of medications given to you when receiving oral or dental care. Always advocate for yourself as a dental patient. If your dentist does not feel comfortable treating you, you can try to find an alternative option, such as at a university clinic.

Where can I find a University Clinic or Hospital Residency Program?
Dental schools are located across the United States; several offer reduced- or no-cost services for those who qualify. You can contact your state dental board for a reference to student-based dental clinics in your area.

What if my dental insurance will not cover services, dentures, or appliances?
Depending on your dental insurance plan, your policy may provide partial coverage for dentures or appliances, or it may not cover dentures or appliances at all. If you need dentures or another dental appliance, it is best to talk with your dentist directly about working with your dental insurance provider to get maximum coverage. You may need to pay out of pocket for any costs not covered by your dental insurance. If you need a dental service due to an underlying medical

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problem, your health insurance plan may provide coverage; however, this is not always an easy process.

Additional Resources:

For additional resources on dentistry and access to dental services, we recommend that you contact:

American Dental Association's MouthHealthy.org
https://www.mouthhealthy.org/en
(Dental and oral health information for patients and consumers from the American Dental Association)

Dental Lifeline Network:
https://dentallifeline.org/our-state-programs/
(Online database of free or low cost dental services in each state)

U.S. Department of Health and Human Services
https://www.hhs.gov/answers/health-care/where-can-i-find-low-cost-dental-care/index.html
(Information about locating affordable dental care)

Cancer.net (patient information from the American Society of Clinical Oncology)
https://www.cancer.net/navigating-cancer-care/side-effects/dental-and-oral-health
(Information about managing oral/dental health as a person with cancer, including fact sheets, podcasts, and other resources)

CancerCare
https://www.cancercare.org/tagged/dental_health
(Patient resources, Q&A, podcasts, and publications on dental health/cancer)

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