



# Study of Awareness among the people of Valsad about Dental Insurance

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## ABSTRACT

The present study was carried out to evaluate the awareness about dental insurance among the people of Valsad, Gujarat, India.

A questionnaire was prepared asking various questions pertaining to dental insurance to about 710 people of Valsad, Gujarat, India.

All the people were priorly informed about the same and their identities were kept undisclosed. A total of 710 people were selected for the study and a self-constructed questionnaire was prepared through google form and it was sent to them through it. Responses obtained through them were assessed in both numbers and percentages.

The results obtained through it showed a general lack of awareness about the dental insurance, which companies offer it as well as its importance.

Hence, there is a high requirement to create awareness about the same through social media, educational seminars or mainly through the dentists so that their knowledge about the same is enhanced and they can make a better use of it and be more responsible about the oral hygiene.

**Key words:** Dental insurance, Valsad, Gujarat, India, Gender based dental insurance analysis, Bajaj Aillianz Health Guard Policy, Bharti Axa Smart Health, BSLI Saral Health Plan, Chola MS Travel Insurance, ICICI Prudential Health Saver, LIC Health Protection Plus, Blue Cross Blue Shield insurance policy, Star Health insurance policy and SBI Life Smart Insurance

## I. LITERATURE REVIEW

Out of all various insurance policies that offer dental insurance, like Bajaj Aillianz Health Guard Policy, Bharti Axa Smart Health, BSLI Saral Health Plan, Chola MS Travel Insurance, ICICI Prudential Health Saver, LIC Health Protection Plus, Blue Cross Blue Shield insurance policy, Star Health insurance policy and SBI Life Smart Insurance (PolicyBazaar, <https://www.policybazaar.com/health-insurance/dental-insurance/>, 2020), this study states that majority of males were having dental insurance

of LIC and majority females were having the same of Blue Cross Blue Shield.

Even though there are various general insurance policies that cover dental insurance plans in India like, Individual Health Policies, Surgery and Critical Illness Policies, Family Floater Health Insurance Policies, Preventive Healthcare Policies, Travel Insurance Policies and Personal Accident Cover

(PolicyBazaar, <https://www.policybazaar.com/health-insurance/dental-insurance/>, 2020) and also Stand-alone dental insurance plan with first of its kind was launched through Pepsodent (HLL) (Nagda SJ. Dental insurance, 2008) the percentage of people having dental insurance in any form is quite low in India. Somewhere, it's also true that maybe we are lacking in this aspect because of less dental insurance plans in India as compared to western countries. Like they have Indemnity plans, Dental health maintenance organization, Preferred provider organizations, Dental discount and Direct reimbursement plans (Nagda SJ. Dental insurance, 2008). Also, the awareness about the oral health problems is not prevalent in India (Thakor, 2021) it can be a contributing factor for people not having dental insurance.

As a result of this study, we can say that as the majority of people stay in places like Valsad the overall percentage of people in India having dental insurance is also quite low.

## II. INTRODUCTION

The Insurance Regulatory and Development Authority of India defines "health insurance" as the insurance contract which provides for sickness benefits or medical, surgical, or hospital expense benefits, including assured benefits and long-term care, travel insurance, and personal accident cover. (Insurance Regulatory and Development Authority (Health Insurance) Regulations Part III Sec. 4, 2013)

Dental insurance is an insurance used to assist people and save them from huge dental costs. It insures one against the expense of treatment, care of dental diseases and accidental injury to teeth. It



is seen today that sometimes the expenses of the treatment prove to be an important factor for people avoiding the dental treatments and in turn risking or compromising their oral health. Whereas, those people who have the dental insurance have less financial burden and they undergo considerable number of required treatments to keep their oral environment healthy irrespective of its cost. (Ananda S, 2014) (Anikeeva O, 2013)

In India, the dental insurance is usually included in the health insurance and available under general health insurance plans. All these plans do not cover only dental treatment and mainly the hospitalization and medicinal costs as a result of dental emergency are covered. There are two kinds of dental insurance plan available in India: exclusive dental health insurance plans and dental coverage under various policies of general, health and life insurance companies. Along with these there are some employers also, like, Indian Army and Public Sector Undertakings banks which provides compensation for various dental treatments. (TS, 2014)

With only 2% of the current Indians going to the dentist for treatment, the possibility of attracting a large number of people for it is slightly difficult. Also, the less amount of usage of medical insurance, inability to provide the required treatments due to lack of infrastructure has further increased the decline regarding the usage of dental insurance. As a result, people consider this a loss rather than profit. (Ananda S, 2014)(Aggrawal A, 2013)

Also, most of past studies were based on the dentist's awareness regarding various treatment modalities and their skills, knowledge and so on but very few studies were carried out to assess the awareness among the dentist regarding the dental insurance and its importance. (Shulam JD, 2001)(Nebeker CD, 2001)(Lee SH, 2014)(Gupta D, 2014)This is also one of the major factors for lack of awareness for the same among the people. Hence, this also throughs light on the importance of creating awareness among dentists for the same as most of people who go to the dentist depends a lot their perspective.

The increase in the number of untreated oral problems due to the cost factor, unawareness about the same and with the aim to create awareness about the same has led to the conclusion to carry out this present study about the dental insurance awareness among the people of Valsad, Gujarat, India.

## Methods

### Ethical clearance

A total of 710 people were selected using a convenience sampling technique. Individuals were priorly informed about the same and a verbal consent was obtained.

### Study sample and sampling technique

A total of 710 people participated in the present study.

A questionnaire through google form was created in English language and sent to 710 people of Valsad, Gujarat, India with a population of 20,45,678 – as per the growth rate of 20.98% to the population of 17,05,678 according to the 2011 Census.(Gupta D, 2014). A wide range of 18-70 years of people were selected.

The google form questionnaire included information like their age, gender and so on keeping their identity fully confidential.

The sample size was selected based on the single proportion formula

$$n = \frac{z^2 p(p-1)}{d^2}$$

based upon the confidence interval of (CI) of 95% and margin of error(d) of 4%.

The questionnaire was further categorized to assess the awareness among the people about the dental insurance.

### Questionnaire

The questionnaire (Appendix 1) was given to the people of Valsad through google form and a reasonable amount of time was given to them to fill the required information. Results were subjected to statistical analysis. A self-made questionnaire in English language was given to each one of them. People were selected from throughout Valsad district including those of both the gender and age group between 18-70 years, both from urban and rural population were included. The google form questionnaire included information related to their age, gender, educational-status, their awareness about dental insurance, weather they have a dental insurance, weather it included in the general health insurance policy and their idea about weather its important or not. And if they have dental insurance than of which company.

## III. RESULTS

The above-mentioned study was carried out on 710 individuals. Out of them, 30.28% were females and 69.72% were males. Division of people based on age and gender is depicted in table. The major population was in the age group of 18 to 30 of for female and 31 to 60 for male that is 55.81% and 62.63% respectively. Out of all, 93.02% females and 97.98% males were literate



and 6.98% females and 2.02% males were illiterate. This data hence, also states that the educational status of females is still poor even today as compared to males.

#### Awareness

The above conducted study stated that 74.42% of females and 46.46% of males were aware about the dental insurance and 25.58% females and 53.54% males were not aware about the same. This data when compared to the above-mentioned educational status proves that even with such high amount of literacy rate the awareness about the same is still not up to the mark. And also, the awareness is seen more in females as compared to males about the same.

#### Awareness media

Out of all, 9.38% of females and 13.04% of males were aware through dentist, 15.63% of females and 0% of males through family members, 6.25% females and 30.43% males were aware through friends, 18.75% of females and 21.74% of males through social media, 34.38% of females and 17.39% of males through television and 15.63% females and 17.39% males were aware through other sources. Hence, it is seen that a greater number of males go to dentist as compared to females and can be said that the seriousness about oral hygiene is still not up to the mark in females. Also, it is seen that, a greater number of females watch television as compared to males.

#### Awareness about the insurance company offering it

Through the study it was seen that 30.23% of females and 13.13% of males were aware about which insurance company offers dental insurance and 69.77% of females and 86.87% of males were not aware. Hence, it can be said that even with high awareness ratio of females the knowledge about the companies which offer it is still lacking in females and in males as compared to the awareness percentage, the knowledge data is very poor.

#### Have dental insurance or not

It was seen that 6.98% of females and 7.07% of males were having dental insurance and 93.02% of females and 92.93% of males were not having. So, even with such high percentage of females and males being aware about the dental insurance, having high numbers of educated people the results about having dental insurance and with considerable percentage of them having an idea about the companies offering the, results obtained for the same are very poor.

#### Have insurance of which company

Out of all the insurance companies that offer dental insurance, 2.33% and 97.67% females were having dental insurance of BCBS and ICICI

Prudential companies respectively. And, 4.04%, 1.01%, 93.94% and 1.01% of males were having the same of LIC, National Insurance Company, ICICI Prudential and Star health companies respectively.

#### Awareness about the diseases included in the dental insurance

The study showed that 18.60% of females and 5.05% of males were aware about the diseases included and 81.40% of females and 94.95% of males were not aware about the same. This states that even with slightly less educated females, the awareness about the diseases included was more in females than males and it is also seen that majority of people were aware about dental insurance but were not aware about the diseases included in it. Also, in females it is seen that a greater number of them are aware but this information but they are not having dental insurance and in males the case is opposite, even if they are having it but not aware about the diseases included. Hence, in males it can be said that they have half information about the dental insurance.

#### Opinion about dental insurance

Amongst all, 100% females and 96.97% males thought that dental insurance was not useful and no females and 3.03% males thought that maybe it is useful. Hence, 6.98% females who are having dental insurance also think that dental insurance is not helpful and in males too, 7.07% of them have the same but only 3.03% of them think that it is useful. So, there are two possibilities that maybe they are not having complete knowledge about the importance of it which states that medium of awareness has somewhere failed to provide adequate information to the people or they haven't faced any situation that suggests its importance.

## IV. CONCLUSION

From the above data received in the present study it is clear that awareness about dental insurance is surely lacking amongst the people of Valsad. Even, the development of various programs providing information about it are not proper. The role of dentist is very important in educating their patients about dental insurance but from this study it is seen that percentage of people who are aware through dentists are very less so maybe the dentists didn't provide the required information to them about the same. So, we need to start informing the dentists to spread the awareness for the same for their betterment and also make people understand about various serious oral problems that can be costly and when they occur, they can burden them with financial crisis so it's better to have dental insurance and be safe from crisis. Hence, we all



need to look for the wholes which is leading to this unawareness and start filling it to achieve a better group of people with increase in the number of people with dental insurance.

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Appendix 1

https://docs.google.com/forms/d/e/1FAIpQLScfVSVmhWebeU\_qbadWQ-vUKiIWbgCRIdq\_7HZE2oG7iCSSJA/viewform?usp=sf\_link

Appendix 2

Table with 6 columns: Age, Female, % of Female, Male, % of Male, Grand Total. Rows include age groups 18 to 30, 31 to 60, 61 plus, 8 to 18, and Grand Total.

Table with 6 columns: Female, % OF Female, Male, % of Males, Grand Total. Rows include Illiterate, Literate, and Grand Total.



Aware about the dental insurance					
	Female	% of Female	Male	% of Male	Grand Total
No	55	25.58%	265	53.54%	320
Yes	160	74.42%	230	46.46%	390
Grand Total	215	100.00%	495	100.00%	710

Aware, than through which media													
	Dentist	%	Family	%	Friends	%	Others	%	Social n	%	Televisi	%	Grand T
Female	15	9.38%	25	15.63%	10	6.25%	25	15.63%	30	18.75%	55	34.38%	160
Male	30	13.04%		0.00%	70	30.43%	40	17.39%	50	21.74%	40	17.39%	230
Grand T	45	11.54%	25	6.41%	80	20.51%	65	16.67%	80	20.51%	95	24.36%	390

Aware about which insurance companies offer it					
	No	%	Yes	%	Grand Total
Female	150	69.77%	65	30.23%	215
Male	430	86.87%	65	13.13%	495
Grand Total	580	81.69%	130	18.31%	710

Have a dental insurance					
	Female	% of Female	Male	% of Male	Grand Total
No	200	93.02%	460	92.93%	660
Yes	15	6.98%	35	7.07%	50
Grand Total	215	100.00%	495	100.00%	710

Which company's dental insurance have you purchased					
	Female	% of Female	Male	% of Male	Grand Total
BCBS	5	2.33%		0.00%	5
LIC		0.00%	20	4.04%	20
National Insurance Company		0.00%	5	1.01%	5
ICICI Prudential	210	97.67%	465	93.94%	675
star health		0.00%	5	1.01%	5
Grand Total	215	100.00%	495	100.00%	710

Aware about which all dental diseases are included in it					
	Female	% of Female	Male	% of Male	Grand Total
No	175	81.40%	470	94.95%	645
Yes	40	18.60%	25	5.05%	65
Grand Total	215	100.00%	495	100.00%	710

Opinion about is dental insurance helpful or not					
	Female	% of Female	Male	% of Male	Grand Total
Maybe		0.00%	15	3.03%	15
Unaware	215	100.00%	480	96.97%	695
Grand Total	215	100.00%	495	100.00%	710