

The root to a new dentist

As more and more NHS dentists go private, we examine the best payment options open to you

Picture the scene: your dentist has issued you with an ultimatum – go private or go elsewhere. This is a dilemma that an increasing number of people around the UK have had to face in recent years. Below we outline the main options, as well as several alternatives that you have if your dentist goes private.

Capitation plans

Over a fifth of respondents to a recent Which? survey have private dental cover, with almost three quarters on capitation schemes. Capitation plans, such as Denplan, DPAS or Practice Plan, are designed to provide preventive care. They can cover general maintenance and accident and emergency insurance. More comprehensive plans cover treatment such as fillings and extractions (see table below).

Dentists set a monthly premium, which is paid regardless of how many visits you make to the clinic. This fee is based on several factors, such as your oral health and surgery running costs. An initial examination fee is also usually applied to comprehensive schemes. As capitation plans are specific to individual dentists, costs differ

between dental practices – even where comparable schemes are offered.

Fans of these schemes say dentists can devote more time to patients, because under the NHS they would have to cram in more appointments. Critics say patients are pressured into signing up because dentists are keen to boost their potentially more rewarding private practice. Which? research found that 57 per cent of respondents felt coerced into subscribing to capitation plans (compared with 4 per cent of those who have dental insurance).

Neil Anderton, from Dereham, Norfolk, felt he had to join Denplan to stay on his dentist's books. He now pays around £170 a year, £150 more than he did on the NHS. Neil told us: 'It is expensive, but as there are no NHS dentists locally, it was a case of pay up or have no access to a dentist.'

WHO ARE THEY FOR? These plans are better suited to people who are likely to require more dental care and want to spread the cost of treatment.

Dental insurance

Unlike capitation plans, standalone dental insurance is sold by insurers. Claims are based on the treatment you receive.



78 per cent of patients go private because they can't see an NHS dentist

Dental policies cover maintenance such as X-rays and treatment such as fillings and extractions at NHS and/or private clinics. As a result, monthly premiums vary from around £7 to nearly £20, depending on the level of cover you require (see table, opposite).

Hildegard de Souza, from Wandsworth, London, has dental insurance. She said: 'I can't say it's great value for money, but the security of knowing I have access to a dentist is the reason I pay for dental insurance.'

WHO IS IT FOR? Dental insurance can be good for people who have good oral health and rarely need treatment.

Pay as you go

Many dental practices offer a pay-as-you-go option. Surgeries decide on fees for check-ups and treatments and set attendance requirements. Paying as you go can prove cheaper than paying for insurance or a capitation plan, although you could be left with a big bill for one-off treatments.

Garry Cook, from Winchester, Hampshire, opted for pay as you go when his dentist went private. Garry says: 'The capitation scheme would have cost me between £180 and £240 a year, so I went pay as you go. This costs around £120 a year for my wife, me and our son Stephen.'

WHO IS IT FOR? This is a flexible option for people who can afford occasional expensive treatments.

Other options

■ Many private medical insurance (PMI)

CAPITATION PLANS

The table shows examples of treatment covered on maintenance and comprehensive capitation plans and the pricing structure. Mandatory insurance is often included for dental accident and emergency, oral cancer and hospital benefits.

TYPE OF PLAN	TREATMENT	PRICING STRUCTURE
Maintenance plan	Two examinations, two oral hygiene visits and X-rays	Set monthly fee, usually £10 to £15. No initial examination. Discounts on other treatments are sometimes included ^a
Comprehensive plan	Unlimited treatment, including examination, hygienist, X-rays, fillings, crowns, bridge, root canal and extraction	A monthly fee, usually £10 to £40 ^b , is based on a patient's oral health. Someone with good oral hygiene is likely to pay less than £20 ^b

^a An initial joining fee may be included ^b Figure based on Denplan monthly average of £17.20 for a comprehensive plan

DENTAL INSURANCE COSTS

The table shows premiums for dental policies covering maintenance and treatment at NHS and/or private dental clinics. Accidental/emergency cover, oral cancer and hospital benefit are included in most policies. The table excludes accident-based policies and children's plans.

INSURANCE	COVER			PREMIUMS	
	AGE RANGE	MAINTENANCE (£) ^a	TREATMENT (£) ^a	MONTHLY (£)	ANNUAL (£)
NHS CLINICS ONLY					
AXA PPP^b	18+	no limit ^c	no limit ^c	8.95	107.40
BOOTS NHS	18-64	500 ^{c,d}	500 ^{c,d}	9.00	108.00
TESCO DENTAL CORE COVER	18+	no limit ^c	no limit ^c	8.95	107.40
PRIVATE CLINICS ONLY					
BOOTS PRIVATE LEVEL 1	18-64	750 ^{d,e}	750 ^{d,e}	13.50	162.00
BOOTS PRIVATE LEVEL 2	18-64	1,000 ^{d,e}	1,000 ^{d,e}	19.50	234.00
PRIVATE AND NHS CLINICS					
DENCOVER 3 IN 1	18-65	no limit ^{c,d,f}	no limit ^{c,d,f}	15.99	191.88
HSA DENTAL PLAN – LEVEL 1	18-69	20	200 ^g	7.35	88.20
HSA DENTAL PLAN – LEVEL 2	18-69	50	500 ^g	12.60	151.20
HSA DENTAL PLAN – LEVEL 3	18-69	150	2,000 ^g	17.85	214.20
TESCO DENTAL PREMIUM	18+	200 ^{c,h}	2,000 ^{c,h}	16.95	203.40
UNIVERSAL PROVIDENT DENTAL CARE	18-74	N/A	1,000 ^d	5.95	67.84
WPA LEVEL 2	18-65	250 ^j	250 ^j	11.46	130.56

Prices correct at February 2008 ^a Benefit structure for Scotland and Northern Ireland may differ ^b Full name Axa PPP Healthcare Dental Cashplan Plus ^c NHS maximum benefit for maintenance/treatment follows England and Wales NHS banding prices ^d Some/all maintenance/treatment is limited to a set amount a year ^e Level of cover per treatment at a private clinic is set according to provider's fee schedule ^f Private treatment covered up to only 75 per cent, based on provider's fee schedule ^g Private and NHS treatment covered up to 75 per cent ^h Private treatment covered up to 80 per cent, based on provider's fee schedule ^j Maintenance/treatment covered up to 75 per cent; claims over £120 are paid in line with WPA fee schedule

policies cover dental treatment. PMI operates in a similar way to dental insurance, as you claim back the cost of any treatment.

■ **Health cash plans** cost less than PMI. You pay a premium to receive a cash sum for treatment. This may not cover the total bill, but it reduces it to a manageable amount.

■ Around 35,000 people visited dentists abroad in 2007. While costs are significantly lower overseas, follow-up appointments can prove costly and inconvenient.

Overall, the course you choose will depend very much on affordability and your own dental health. But as you are unlikely to change dentists regularly, it's important to make the right decision – follow the steps in our 'Checklist', right, before making your choice.

Checklist

Planning for the private route

■ **Take time** Don't make a decision on the spot. Give yourself time to consider the options.

■ **Brochures** Get a range of literature detailing different surgeries' dental plans.

■ **Quotes** As some dentists insist on examinations before providing quotes for capitation plans, ask for the likely price range.

■ **Compare** Ask your dentist if they offer a pay-as-you-go service, and how this will work in practice.

ASK THE EXPERTS

Three dentists give us their opinions on the pros and cons of private dental care plans



Attendance up

Dr Fred Reeves, a former Chairman of the Dental Practitioners' Association, told Which?: 'An audit of patient records in my practice showed that patients on capitation

plans attended more often than fee-per-item patients. Also, a cost analysis revealed a saving of about 20 per cent over five years, compared with what they would have spent on a private fee-per-item system.'



Capitation can work

Dr Philip Lang from Wantage, Oxon, thinks that capitation plans work best for people who need extra attention.

'These plans benefit those who are likely to need more

treatment because they can visit the dentist as often as they require,' he said. 'More basic schemes suit patients who need only checkups, or the odd hygienist visit, and can pay for treatment as and when it is needed.'



Capitation plans deliver

Dr Ian McKelvie, a former honorary lecturer at Queens University, Belfast, is definitely an advocate of capitation. 'Dental capitation plans work, no matter

what the state of your teeth. The insurance aspect also means that out-of-hours emergencies are facilitated and the cost covered.'

OUR RESEARCH

We conducted a survey of 2,190 Which? members in October and November 2007. Participants were asked about their experience of private dental care. We also contacted all UK dental insurance providers and all major capitation plan providers.

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