

Does Medicare Cover Dental Costs?

No. Original Medicare, which is managed by the federal government, does not cover most routine dental care, dental procedures or supplies. People insured by Medicare have to pay the full cost of cleaning, fillings, tooth extraction and dentures. Medicare only covers dental work associated with a medical condition.

Does Medicare Advantage Cover Dental Care?

Sometimes, Medicare Advantage Plans (often called Part C) plans are approved by the federal government and sold by private insurance companies. These plans often offer services not covered by Original Medicare, such as dental, vision and hearing. Enrollees might pay an extra premium for these benefits. However, not all MA plans offer dental coverage, so it's important to read your plan's details carefully.

Medicare Advantage plans tend to be the best way to get dental coverage, but you can also buy a separate dental plan offered by a private insurance company.

What Does Medicare Dental Coverage Include?

Varies depending on the Medicare Advantage plan you choose.

Medicare Advantage enrollees have some dental coverage. Of those, 14% only have preventive coverage, which includes oral exams, dental X-rays and cleanings. Meanwhile, 86% have access to more extensive benefits that cover fillings, root canals, dentures and oral surgery.

How Much Does Medicare Advantage Cost with Dental Coverage?

Generally, the cost of Medicare Advantage plans and dental coverage specifically in cases where there's an extra premium involved vary based on factors like your age and where you live. Some have a \$0 monthly premium while others cost more.

Low-cost Medicare Advantage plans that don't include an extra monthly premium for dental coverage typically include basic dental services, such as checkups and cleanings.

Do Medicare Supplement Plans Cover Dental Care?

Medicare Supplement Plans Do not cover Dental services. You can purchase one from a private insurance company.

Does Medicaid Cover Dental Care?

Medicaid or Medi-Cal dental coverage depends on the state in which you live, as well as your age. Most states do provide coverage for emergency dental services for adults, but fewer than half currently offer comprehensive dental coverage to adult Medicaid enrollees.

What Is the Best Dental Insurance for Seniors on Medicare?

Determining which dental insurance plan is best for you requires consideration of your specific needs and preferences. It all boils down to what aspects of dental coverage are most important to you, be it the cost, network size or benefits that address specific dental issues that concern you most. Start by narrowing your plan options based on your geography and budget. Next, you can compare various plans' customer satisfaction ratings, coverage limits and more. It's also worth researching the top dental insurance providers before enrolling in coverage.

Top Private Dental Insurance carriers we carry

Met Life PPO by NCD: \$2000-\$10,000 some include implants

Delta Dental PPO: \$2000 - \$3000 some include implants

Guardian PPO: \$1000 to \$1750 Lifetime limit on implants

Physicians Mutual PPO: No Limits Implants covered (except posts)

Primestar PPO: \$1000 - \$2000 - \$3000 Implants covered

Spirit Dental PPO: \$1000 - \$5000 implants covered on some plans

Top Medicare Advantage plans that include some Dental

United Health Care – Aetna – Scan – Molina D-SNP