

## Medicare Insurance and Major Dental Treatment

### ***Up to \$20,000 Paid by Medicare for Qualified Patients!***

***What is Medicare?*** Medicare is a health insurance that provides benefits for patients over the age of 65 who have a “Medical Necessity.” If you have a condition that, if left untreated, would worsen and impact your well-being then this condition *may* be covered, in part, by Medicare insurance. This can include major oral surgery services. There are conditions of coverage and exclusions and each patient must be evaluated individually to find out if they have a condition that meets a Medical Necessity requirement.

***Who can use their Medicare insurance for major dental services?*** If you have Medicare insurance and a condition deemed a Medical Necessity, you may be eligible to have part **of your oral surgery treatment paid through Medicare.** ***While Medicare is not going to cover your teeth, the oral surgery related payments can make a big difference in your final out of pocket cost for your total treatment with us; in many cases 25-50% of total treatment cost!*** We have many patients who take advantage of this. There are multiple Medicare insurance plans in New Hampshire and not every plan will pay for dental services. *The only way to find whether you have an eligible plan and a condition deemed a Medical Necessity is to come to the office for a personal consultation.*

***If I’m covered what may this mean financially?*** Many times these benefits have a major value in lowering your out-of-pocket expense. Medicare won’t cover all of the fees needed for treatment but with specific conditions it’s not unusual to have 25-50% of fees paid. For some conditions, this translates to ***up to \$20,000 for whole mouth oral surgery treatment.***

***How do I find out which Medicare plan I have and whether I have a condition deemed a Medical Necessity?*** To see if you are qualified for a Medical Necessity and if you have oral disease which will affect your long term health and well-being, ***you must be seen for an in-person consultation at Amherst Village Dental. This consultation cannot be done by phone. To schedule your complimentary consultation, call (603) 673-5510.***

***What if you find that my Medicare plan is an HMO/PPO and excludes oral surgery services?*** Certain Medicare plans do not offer coverage for oral surgery services even though you may have a Medical Necessity. ***The good news is, annually, during open Medicare enrollment you have the right to change your Medicare plan to Original***

**Medicare** (also called Medicare Part B) and become eligible for treatment with us.

**You still need to have an in-person evaluation with us.**

***How many dentists in the Amherst, NH area can help me use Medicare insurance for major dental treatment?*** Dr. Bernard Ang is one of the few Amherst area dentists credentialed as a provider who can help patients use their Medicare insurance under a Medical Necessity provisions for oral surgery.

***What medical conditions are often deemed a Medical Necessity?*** Oral disease is well documented in the medical literature to worsen many other organ diseases. This includes heart disease where mouth infection can contribute to heart attack, thrombosis (blood clots) leading to stroke, and vascular and valveular infection. Mouth disease adds to the risk of pulmonary (lung) infection and can contribute to serious pneumonia. Patients with COPD are at great risk of pulmonary infections from mouth disease. Patients with diabetes are at great risk of infections in other parts of their body as a result of bacteria from gum disease (pyorrhea). The mouth is a main target of diabetic infection and poor healing. Patients with GERD and other GI issues have many of these problems due to poor diet and not being able to choose healthy food groups for good nutrition. A recent study by the cancer society links colon cancer to periodontal (gum) disease and chronic infections in the mouth. If you have any of these conditions and major dental disease, you may qualify for a Medical Necessity and have a portion of major dental services covered.

***Do teeth play a role in general health?*** Teeth are essential for nutrition. Denture patients often become disabled from poor nutrition. Teeth firmly attached to dental implants give patients a better quality of life even in the late stages of life. Many patients have shared stories of a loved one who would have had a much better quality of life if they had only had better teeth to chew with to contribute to better health. Due to all these issues, many patients with significant mouth disease may qualify for medically needed procedures that Dr. Bernard Ang at Amherst Village Dental can perform to move them towards greater oral health.

