

## Survey shows dental coverage is inadequate

by Kathleen Leinen • Daily News

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The rising costs of health care have hit America's farm and ranch families hard.

Even for families with health insurance, the cost for out-of-pocket expenses keeps some out of the doctor's office.

"We don't make the regular six month visits and we don't go in every time we have a toothache," said Craig Pausch, rural Hankinson. "However, if we have to go in, we go in."

Pausch was one of the respondents in a survey about dental care by Access Project. He and his wife Diane run a diversified cow/calf and grain operation. One of the reasons he became involved with the survey was because he wants people on Capitol Hill to pay attention to how much healthcare costs affect his family and many other families across America.

Because he is self-employed, Pausch has to take care of his own health insurance. He pays \$11,000 a year for insurance, but this does not include what he and Diane pay for prescriptions or co-pays on doctor visits. Pausch said they do not have dental insurance.

A new report issued by Access Project found the costs of dental care represent more of a financial burden on families and individuals than has been previously recognized. In a survey of family farm and ranch operators in seven Great Plains states, three-quarters of households reported having dental out-of-pocket costs.

"The costs of dental care are exceeding families' resources to pay them and resulting in delayed care and financial burden," said Kim Moore, president of the United Methodist Health Ministry Fund in Kansas.

The report found families on average spent \$873 out-of-pocket annually on dental care, exceeding their \$700 average out-of-pocket costs for prescription drugs. The families who took part in the survey reported 27 percent of their overall out-of-pocket health care costs were spent on dental care.

Access Project found less than half of their respondents have dental insurance. These low rates of

dental coverage reflect the fact farmers and ranchers are much more likely than the population at large to purchase health insurance in the individual, non-group market. Only 12 percent of survey respondents purchasing in this market had dental insurance, compared to nearly two-thirds of those who obtained insurance coverage through off-farm or ranch employment.

A number of respondents said the high cost for dental care kept them out of the dentist's chair.

Large portions of the American population face unaffordable medical bills. These bills frequently result in debt and act as a major barrier to getting care, said Carol Pryor, author of the Access Project report. Research has also shown these problems affect both the uninsured and the underinsured.

Access Project's report is the fourth in a series of issues based on a 2007 survey of farm and ranch operators in Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota and South Dakota. Access Project and its partners at Brandeis University and the University of North Dakota School of Medicine's Center for Rural Health contracted with the USDA's National Agricultural Statistics Service to survey more than 2,000 non-corporate farm and ranch operators.

Access Project urges policymakers to consider including oral healthcare issues in the upcoming national healthcare reform dialogue. In particular, it recommends expanding health insurance coverage to include adequate protection for oral health care.

The report may be downloaded on The Access Project's Web site at [www.accessproject.org](http://www.accessproject.org).