



Generally speaking, people hate going to the dentist. Cavities, flossing and pain—there is a pervasive stereotype involved with dental care. In fact, a dentist and his office, along with the evil therein, was a major plot point in Pixar's *Finding Nemo*. Dreadfully dull waiting areas, pain-induced screams and misbehaving children—the office as portrayed in the film reads as a nightmare hellscape for those who buy into the common cultural perception.

Unfortunately, however, we cannot all be clown fish, and actually require the use of our teeth. Chewing, smiling, talking, biting—all your favorite tooth-related activities are contingent on their proper maintenance and care. Ostensibly, this should be simple—brush your teeth and gums twice a day, remember to floss, limit your sugar intake, and try to get a professional cleaning done approximately every six months.

That said, life can get in the way, and you forget once in a while. While understandable, evidence shows that Americans and the British [do so more than other nationalities](#). In the United States, there are roughly 60 dentists per 100,000 citizens. Each of those dentists then average 1,664 consultations annually. The United Kingdom is not far off, with 42 per 100,000, and 1,662 consultations per. As a point of comparison, Greece's population includes 127 dentists per 100,000, and Japan's dentists average 4,322 visits every year.

Breaking it down, is this a matter of education, willpower or cost? Some people truly buy into the stereotype, and are afraid of the long, painful procedures they've heard about it. Paradoxically, when one hasn't gone to the

dentist for long periods of time, those types of procedures become far more common. In 2013, about two-thirds of Americans visited a dentist—compared to the 83% that visit general practitioners—, so clearly most folks are able to surpass their fears.



In a study by the Journal of Clinical Periodontology, there is a [clear correlation](#) between education and oral health status. While little difference is evident at younger ages, the truth of the matter is self-evident later in life. Those with lower education, in their 60s and 70s, have weaker periodontal attachment and, overall, fewer remaining teeth than those with higher levels of education.

In that case, if one is highly educated and has not fallen prey to fears, then what reason could there be to neglect your teeth, assuming that dental care is available? As with all aspects of health care in the United States, cost could be an issue. In parallel to the two-thirds of Americans who regularly visit dentists, 64% have dental insurance. Despite the numerical coincidence, as with any serious purchase, one must inquire whether it is actually worth it.

For the sake of general simplicity, the answer is no. Premiums for dental insurance are notoriously high, so paying out-of-pocket is often times a cheaper option, especially if one only visits the dentist for cleanings and x-rays. Delving into greater nuance, however, it completely depends if major

dental work is on your personal horizon. Crowns, inlays, dentures and bridges are all examples of complex dental procedures where having dental insurance would be a financially wise possession.

Ultimately, dental insurance, like health insurance, is wonderful for individual peace of mind. For the young and healthy, chances are it will never be needed. That said, the nebulous idea of 'just in case' can be motivation enough to buy in. For the elderly, for whom dental problems are statistically more likely, then it is wiser to have it than not. Regardless of one's personal circumstances, it would be a good idea to have a cursory knowledge of all available options for whenever the acquisition of dental insurance becomes the correct course of action. For that, and all other dental-related information, our [top 10 dental insurance providers](#) would be a great place to get started.