



# Dental Coverage Options in Massachusetts

Updated 10/2/20

## Medicare

**Original Medicare:** Medicare does not pay for routine dental care (ex. fillings/root canals). Medicare can help pay for services of a dentist only if the medical problem is more extensive than the teeth or the structures supporting them (ex. removal of foreign bodies such as soft tissue tumors, bone removal, surgery for the lip or tongue, fracture of the jaw).

For more information, call 1-800-MEDICARE.

**Medicare Advantage/Medigap Plans:** Plans may cover some limited dental services (e.g. preventive dental checkups) in addition to the basic benefits covered under original Medicare. Check with the individual plan to learn more about what they may cover.

## MassHealth

**MassHealth:** Limited dental services may be available to MassHealth members. For fillings or other restorative dental treatments, MassHealth members should contact a local Community Health Center dental program.

For information about what services are covered and a list of dentists in their area accepting MassHealth patients, members may contact MassHealth Dental Customer Service at 1-800-207-5019 or go online at <http://masshealth-dental.net> for a list of providers.

## Senior Care Options (SCOs)

**Senior Care Options (SCO):** These plans provide comprehensive dental coverage. To qualify for a SCO plan individuals must reside in the service area of the plan, be aged 65 and older, and qualify for MassHealth Standard. For more information contact the Senior Care Options division at 1-888-885-0484.

## Community Health Centers (CHCs)

**Massachusetts Community Health Centers:** Many CHC's provide a wide range of dental services for Massachusetts residents with and without insurance. CHC's accept most forms of insurance, including MassHealth, Health Safety Net, as well as private insurances. A sliding-fee schedule is also available for those residents who are low income. For Health Safety Net: Must fill out a MassHealth application and use a Community Health Center to be covered.

For more information and locations, call the Office of Oral Health at 617-624-6060 or the Mass League of CHC's at 617-426-2225.

## Chewsi

**Chewsi**® helps you save on every dental service, every time, through a smartphone app that is free to download and easy to use.

Just download the app and register, call for a dental appointment, and use Chewsi to pay and save an average of 20 to 30% (savings vary by dentist and service) on dental services — from cleanings, x-rays and fillings to crowns, dentures and implants. No exclusions or restrictions, and no monthly or annual fees.

Visit ChewsiDental.com to learn more or call Chewsi at 1-855-624-3974 to learn how Chewsi can help you save if you don't have a smartphone.

## VA Medical Centers

**VA Medical Centers:** The VA provides comprehensive dental care for eligible veterans. Eligibility will be determined by the medical eligibility personnel at each of the local VA Hospitals.

For more information, contact the [VA New England Health Care System 617-323-7700](http://www.va.gov).

## University/College Dental Programs

**University/College Dental Programs:** Discounted services are provided by students supervised by faculty, typically at one-third to one-half of private practice costs. Some schools accept MassHealth insurance. Services provided may include general dentistry, dental hygiene, periodontics, dentures. Many community colleges offer discount services (cleanings and x-rays only) through the Dental Hygienist Program. Call the programs listed below to inquire about what dental services may be available.

Boston University School of Dental Medicine	635 Albany St	Boston	617-358-8300
Harvard School of Dental Medicine	188 Longwood Ave	Boston	617-432-1434
Tufts University School of Dental Medicine	1 Kneeland St	Boston	617-636-6828
Forsyth School for Dental Hygienists at MCPHS University	101 Palace Rd 10 Lincoln Square	Boston Worcester	617-278-2700 774-243-3410
Cape Cod Community College Dental Hygiene Clinic	2240 Iyanough Rd	W.Barnstable	774-330-4371
Regis College Dental Center	1432 Main St	Waltham	781-768-7250
Middlesex Community College Dental Hygiene Clinic	44 Middle St	Lowell	978-656-3250
Quinsigamond Comm College Dental Hygiene Clinic	670 W. Boylston St.	Worcester	508-854-4306
Bristol Community College Dental Hygiene Clinic	777 Elsbree St.	Fall River	774-357-2139
Springfield Technical Community College Dental Hygiene Clinic	1 Armory Square	Springfield	413-755-4900

## Massachusetts HealthConnector

**Individual (Non-Group) Dental Plans:** Dental insurance is available through the Health Connector which is the Massachusetts health and dental insurance marketplace. Standardized dental plans are offered by Altus Dental and Delta Dental and include both a Basic and Enhanced coverage plan. The dental plans are not subsidized.

All Health Connector dental plans cover preventive services, such as regular cleanings, extractions, sealants, diagnostic services such as x-rays, and basic restorative services such as regular fillings. Enhanced coverage plans include all preventative and basic restorative coverage plus more comprehensive coverage such as crowns, bridges, and dentures. Every plan has an annual benefit maximum (which may vary) and no out-of-pocket maximum.

To learn more about the available plans, find a dentist covered by a plan or enroll in a plan, call the [Massachusetts Health Connector at 1-877-623-6765](http://www.mahealthconnector.org) or go online at [mahealthconnector.org](http://www.mahealthconnector.org).








# 2021 Dental Plans for Individuals 65+

(Based On Individual Plans)

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## In-Network (IN)/Out-of-Network (OON)

ALTUS  <a href="http://MAhealthconnector.org">MAhealthconnector.org</a> Phone: 877-623-6765	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible
Altus Dental Low Plan	\$32.74	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
AltusDental High Plan	\$52.52	IN: 100% OON: 80%	IN: 75% OON: 55%	IN-50% OON:30% (After 6mos)	\$1,250	\$50
ALTUS  <a href="http://altusdental.com">altusdental.com</a> Phone: 877-223-0588	<b>Altus For One \$22.85/MO - Direct through Altus Dental</b> Upfront fee charged for the first three months' premium. In addition, there is a \$35 non-refundable enrollment fee for new coverage. This fee will be charged to bank account or credit/debit card at the time of enrollment. Contact plan for details.					
 <b>BLUE CROSS/BLUE SHIELD OF MA</b> <a href="http://bluecrossma.com/shop-plans/dental-plans">bluecrossma.com/shop-plans/dental-plans</a> Phone: 800-678-2265	<b>Dental Blue 65 Preventive (\$22.70 per month)</b> > Pays 100% of covered Services > 3 cleanings every 12 months > No calendar year maximum or deductible > Enhanced coverage for members with certain pre-existing conditions	<b>Dental Blue 65 Basic (\$37.80 per month)</b> > Pays 100% of preventive services and 50% of basic services > No waiting period with proof of prior continuous dental coverage > \$100 annual deductible and \$1,250 calendar-year maximum > Enhanced coverage for members with certain pre-existing conditions	<b>Dental Blue 65 Premier (\$68.70 per month)</b> > Pays 100% of preventive services, 80% of basic services and 50% of premier services > No waiting period with proof of prior continuous dental coverage > \$50 annual deductible and \$1,500 calendar-year maximum > Enhanced coverage for members with certain pre-existing conditions			
DELTA  DENTAL <a href="http://MAhealthconnector.org">MAhealthconnector.org</a> Phone: 877-623-6765	Individual Monthly Premium	Preventive	Minor Restoration	Major Restoration	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (waived for diagnostic and preventive svcs)
EPO Basic Exclusive Network Plan	\$12.94	IN: 100% OON: 0%	IN: 30% OON: 0%	N/A	\$750	\$100
EPO Value Plan	\$21.58	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
EPO Enhanced Plan	\$37.95	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6mos)	\$1,250	\$50
Premier Value	\$37.22	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
Premier Enhanced	\$61.03	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6mos)	\$1,250	\$50
DELTA  DENTAL Phone: 800-670-2441 (Direct)	<b>PPO Value for Seniors</b> Individual: \$21.43 Individual+1: \$42.85 Family: \$53.57		<ul style="list-style-type: none"> <li>• Most preventive and diagnostic care covered at 100%</li> <li>• Discounts of up to 45% off restorative treatment provided by Massachusetts Delta Dental PPO dentists**</li> <li>• No waiting period for care</li> <li>• No deductibles, copays or financial maximums</li> </ul>			