

Buying dental insurance

Most dental insurance is offered by employers to their employees and dependents. If your employer offers a plan, contact your human resource department for a copy of the plan booklet that details your benefits.

Adults can buy a dental plan through the Washington Healthplanfinder (www.wahealthplanfinder.org). However, you must buy the dental plan in conjunction with a Qualified Health Plan for medical coverage. You can't buy it as a stand-alone plan.

The Washington Healthplanfinder (www.wahealthplanfinder.org) requires children enrolled in a health plan to also be enrolled in a dental plan.

Before you buy

Before you decide to buy a dental plan, be sure to ask:

- What are the plan's costs, benefits and exclusions?
- Which dentists participate in the plan?
- Do I think I'll need major dental work?
- Will regular exams and cleanings be enough?
- When was my last dentist visit?
- Will I need x-rays or other services?
- How does the cost of paying for dental insurance compare to paying for dental services without insurance?
- How do I cancel the policy if I no longer want it?

Buy directly from an insurance company

The following companies are approved to sell individual dental plans in Washington state:

Dental plan	Phone number
Delta Dental of Washington	1-800-554-1907
Renaissance Life and Health Insurance Co of America	1-888-791-5995
UnitedHealthcare/Golden Rule	1-800-273-8115
Willamette Dental	1-855-433-6825, option #2

Note: This list may not be comprehensive. To find a plan in your area, contact an insurance agent using our online lookup tool at: fortress.wa.gov/oic/consumertoolkit/Search.aspx

Check out low- or no-cost dental programs

If you can't afford to buy an individual dental plan or have difficulty paying for services, see if you qualify for a low- or no-cost dental program. We provide a listing of programs on our website at: www.insurance.wa.gov/dental-programs.

If you're on Medicare

Medicare does not cover routine dental care, but there are some Medicare Advantage plans that provide basic dental care such as cleaning and screenings. You can also contact insurance companies directly that offer individual dental plans to see if they cover Medicare clients.

Have insurance questions?
www.insurance.wa.gov
1-800-562-6900

