

MEDIA RELEASE

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TICK TOCK: USE OR LOSE PRIVATE HEALTH DENTAL BENEFITS

Just 30 days left to book in that dentist appointment and make use of private health insurance (PHI) rebates. That is the reminder from Australian Dental Association NSW (ADA NSW) which is urging NSW patients PHI dental benefits to “use it or lose it” before the cut-off date of 31 December 2024.

Private health funds are the major funding source for the vast majority of Australian dental care. General treatment benefits per person during the year to June 2023 were \$459.09 vs \$471.34 for the year prior; the largest component of such ancillary benefits was dental, which saw \$258.20 was paid per insured patient (source: APRA).

Prevention is better than a cure and your dentist can be vital in detecting undiagnosed health conditions such as gum disease.

“It is a busy season but it is also a good time to prioritise that dental check-up before you go away or take time off work. Patients with private health insurance should maximise the value out of private insurance cover which includes dental check-ups” said ADA NSW President Dr Dominic Aouad.

There were nearly 87,400 hospitalisations for dental conditions in 2022–23 that could potentially have been prevented with earlier intervention.

Most Private Health Insurance (PHI) funds have dental benefits that may expire on 31 December. If these are not taken up by year end, patients and their teeth will be left without the care they have paid insurance for.

“Patients may have delayed making that annual oral health check-up or have forgotten they have outstanding benefits under their policies. Dental check-ups and preventive care like professional cleaning are part of keeping good oral health. It is essential that if patients require treatment this is booked in and completed before the end of the year so they can maximise the use of their PHI.

In addition to private health patients, the ADA NSW says the 31 December deadline applies to eligible families who can access the Child Dental Benefits Schedule (CDBS). The CDBS provides Medicare-funded dental treatment of up to \$1,095 over two calendar years, for eligible children aged zero to 17. It covers various treatments, including examinations, x-rays, cleaning, fissure sealing, fillings, root canals and extractions. Only about a third of eligible Australian children are currently accessing it, as there is little awareness about the scheme. We are also calling on our Government to better promote the scheme.

“Tooth decay remains the most common disease in children. Right now, about one in four Australian children aged five to 10 have untreated decay in their baby teeth which can lead to future health issues even once these teeth fall out,” Dr Aouad added.

Parents can check their children’s eligibility for the CDBS and balance through their Medicare online account via www.my.gov.au

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About: ADA NSW is the peak body representing dentists and dental students in NSW and the ACT, with about 5,000 members. We have been supporting dentists and promoting good oral health in the community since 1929.

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