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Committed to Dental Excellence

30 August, 2016

Shri Narendra Modi
Hon'ble Prime Minister of India
Government of India
Prime Minister's Office
South Block, Raisina Hill
New Delhi 110001

Respected Sir,

Subject: Request for inclusion of treatment of oral diseases under insurance cover

Healthcare assurance for all in the country has been the motto of the Government of India under your stewardship, going by the various steps initiated in this regard. One of the most important policy objectives is your government's emphasis on reducing the out of pocket expenditure incurred on health and increase accessibility to healthcare. The government's recent move to redesign the Universal Health Insurance Scheme (UHS) targeting only the BPL families is quite laudable.

Oral health is an integral part of overall health and quality of life. That oral diseases can affect other parts of the body has been scientifically proven. By virtue of oral diseases sharing certain common risk factors, they have been categorized as non-communicable diseases by the United Nations.

The four public sector general insurance companies have been implementing Universal Health Insurance Scheme for improving the access of health care to poor families. The scheme provides for reimbursement of medical expenses towards hospitalization floated amongst the entire family, death cover due to an accident to the earning head of the family and compensation due to loss of earning of the earning member.

As a rule, insurance cover is extended only for hospitalisation and related consultations. Treatment of oral diseases, of late, has become very expensive. It usually does not call for hospitalisation and the expenses incurred thereto do not get insurance cover. As a result, there is a tendency on the part of patients to neglect it. This invariably can lead to very serious complications in other parts of the body, treatment of which may involve substantial sums.

It is, therefore, submitted for the kind consideration of the prime minister that 10 per cent of the budget allocation made for UHS may be earmarked for treatment of oral diseases, which may involve considerable expenditure.

I am confident that the prime minister would give this suggestion the merit it deserves.

For your information, the Indian Dental Association (IDA) is the largest recognized body of dental professionals in India. IDA has a national presence and works through its 29 state and over 400 local branches spread across the country to promote oral health. Through education, communication, training, research and many other activities, IDA endeavours to achieve its mission of optimal oral health for all.

Since its inception, IDA has been engaged in undertaking projects and programmes aimed at promoting not only dental health and hygiene amongst the people but also the overall development of dental science in the country.

Looking forward to a positive response,

Yours respectfully



Dr Ashok Dhoble
Hon Secretary General