GROUP PURCHASE
OF DENTAL CARE**

I. General Principles, Problems, and Programs


This report is based on a national survey conducted in the fall of 1959. Part I describes attitudes toward prepaid dental care plans and analyzes the factors which influence those attitudes. Part II is concerned with the implications of these factors for estimating the market for such plans.


After a discussion of the American Dental Association’s policies regarding different methods of payment, this paper sets forth thirteen principles which the Association believes are necessary to “protect the dentist-patient relationship from interference with professional judgment and decision . . . no matter what method of payment for dental care is used.”


This report indicates that there are a variety of “alternative approaches to the provision of sound mechanisms for the financing of dental care.” The plans included are divided into those which provide complete dental care and those which cover only limited benefits. Each of these classifications is subdivided by type of sponsorship. For each plan

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** Items from this list should be ordered directly from the publisher. Addresses are given in connection with each reference.
listed, brief information is given on number of enrollees, method of operations, eligibility requirements, benefits, exclusions, and costs.


Written to assist groups which are interested in organizing a non-profit corporation to provide dental service. Part I of this pamphlet gives a case history of the Washington State Dental Service Corporation and its service program for the ILWU-PMA Welfare Fund. Part II considers the problems to be solved in planning such a program.


Participants in this conference were actively concerned with prepaid dental care plans and included representatives of management, unions, the dental profession, and the insurance industry. Part I of the proceedings contains the conference papers which are concerned both with general problems and specific programs. Part II includes a summary of workshop sessions, supplementary information about specific plans, a bibliography, and data regarding insurance company and union plans.

2. Studies of Specific Plans


The papers included in this symposium are as follows: “What do unions want?” by Goldie Krantz; “What do welfare agencies want?” by Azle H. Aaron; “The role of private insurance,” by Joseph F. Follmann, Jr.; and “The role of the health agency,” by Arthur Buschel. The first two papers are based on experiences in the states of California and Washington.


Part B of Chapter 2, pages 39-46, is almost wholly devoted to tracing the development of the Group Health Dental Insurance plan, including its relations with the state Dental Society and its financial and administrative problems.

Traces the development of this service group and discusses its objectives, programs, fee schedules, and operating procedures.


Consists of three articles, the first of which considers effects on the relationship between patient and dentist “when the cost of care is provided through some source other than the individual's personal resources.” The second considers successes and problems of the Oregon program as revealed in the records of the Oregon Dental Service Corporation and by interviews with longshoremen and dentists. The attitude survey reported in the third article was conducted in the San Francisco Bay area.


The President of the Dentists' Supply Company, a representative of the Continental Casualty Company, and a practicing orthodontist discuss the first year's experience with a dental health care plan for employees of the company in York, Pennsylvania. This plan “was designed to (1) cover every phase of dentistry, (2) preserve the patient's right of selecting the source of his dental care, and (3) offer coverage to the patient without imposing a fee schedule on the profession.”


The President of Group Health Dental Insurance, Inc. discusses the chief problems encountered in the organization of non-profit prepayment dental plans, particularly those faced by the insurance carrier. With respect to operational expenses, he recommends arranging for a management contract with a going medical-surgical or hospital plan in order to keep expenses of a new dental plan within bounds.

A description of the development and expansion of the California dental service corporation which is intended to show how such service organizations can promote the extension of dental services through a variety of plans and financing arrangements.


Report on experience for 1,104 persons during the first eight years of operation of the Group Health Association’s simulated prepayment dental program and of experience for 203 persons who subsequently converted to an actual prepaid program.


Describes the development of the Oregon Dental Service Corporation which was organized as a result of the request of the ILWU-PMA Welfare Fund’s desire for dental services for the children of beneficiaries. Among the organizational problems covered are legality, development of a fee schedule, initial operating funds, type of organization, staff, and communication with members.


Presents statistical data on enrollment, services rendered, and costs for the three basic plans operating in the Pacific coast states under this welfare fund program.


The Labor Health Institute has offered dental care as part of its services since 1946. On the basis of data covering a period of one year, this study discusses factors affecting the degree of utilization and suggests changes in the program which might lead to increased use of its facilities.