

Dental Indemnity in India-A Missing Link

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Abstract

Whereas dental insurance and indemnity are essential for the dentists practicing in the western world it is still a neglected field in developing countries. Majority of the population in India lives in villages and unaware of the concept of dental indemnity. The ever increasing demand of dental treatment among the urban population and overseas dental patients seeking dental treatment in India also underscores the need for creating a system for safe delivery of dental care and compensating the patient in case of any negligence while delivering the same. The review discusses the importance of raising the issue of dental indemnity and its implications on delivering safe patient care in dentistry.

Keywords: Dental indemnity; Insurance; Patient safety; India

Introduction

India is the world's largest democracy, the second most populous country in the world (1.21 billion people according to the provisional figures of the 2011 census) [1] and the tenth largest economy (with a gross domestic product of US\$ 1847.9 billion) in 2011 [2]. India accounts for 21% of the world's global burden of disease. Though, impressive advance has occurred in addressing communicable diseases such as the significant progress towards Polio Eradication, rapid changes in India's society and lifestyles have led to the emergence of non-communicable diseases, which are already responsible for two-thirds of the total morbidity burden [3]. Dental diseases are one of the most common of non-communicable diseases. Though they are rarely life threatening, they do impact the quality of life. Dental problems can cause severe pain, loss of man days & morbidity. Thus, they are an important public health concern. According to the World Health Organization (WHO), the prevalent oral diseases are dental caries, periodontal diseases & edentulousness [4,5].

Robust national economic growth, rising family incomes, better socio-economic environment, rapid growth in private sector have all made healthcare a fast growing private sector and leading to increased health awareness. Growing awareness has brought, increasing demand for better healthcare facilities Healthcare awareness among the urban people is considerably higher than the rural people. Demand for quality healthcare at affordable costs is the natural outcome of this development. Despite all this, cases of dental treatment negligence do happen, and there still remains a big vacuum when it comes to deal with such cases and provide appropriate compensation to the patient due to lack of a robust and effective dental indemnity insurance policies in India. The purpose of this communication is to give an overview of the current status of dental indemnity in India and future prospects related to it.

Dental Indemnity-what's The Need?

More than 70% of the people of India is residing in the villages. As far as dentists and their availability is concerned to this huge population, the demand and supply ratio is far inadequate and insufficient. The dentists: population ratio of India, on date is 1: 10,000. However, the reality is that; in rural India 1 dentist is serving over a population of 2,50,000 [5]. With so many patients to treat, dentist are overburdened (especially the ones who are working in the Government sector as majority of population consults them due to the expensive dental treatment in private sector), therefore episodes of negligence are bound to happen, although vary rarely reported due to lack of awareness among the rural patients. The dentists who are working privately and providing treatment to a relatively rich and aware population, including foreigners are more careful in delivering their services but are prone to law suits filed against them if anything goes wrong on their part. Considering these facts it's essential that the field of dental indemnity insurance must evolve in India to save the interests of both patients as well making dentist more accountable while delivering their services.

Current scenario and future prospects

Unlike western countries where majority of population is aware about what comes under "dental negligence" Indian patients, even the urban society, are only aware about the treatment options but have very limited information about the situations which come under dental negligence. The majorities of rural population trust their doctor blindly and relies upon their verdict about their treatment and even if a wrong treatment is provided the dentist can easily convince the patient otherwise, which is in fact wrong professionally as well as ethically. The reason behind such attitude of the dental practitioners in India may be the fact that it's not mandatory for them to have dental indemnity insurance. The dentists who are working under the governments are not accountable as the government itself is negligent in covering the services under it through dental indemnity insurance. Even if a law suit is filed against the wrong treatment done to a patient the time taking process and delay in justice results in further

harassment and multiplies the problems of the patient, in majority of such cases the dentists manage to convince the patients for "out of court settlement" which again benefits the dentists and not the patient. Since no legal authority is directly bounding the dentist to pay for the losses suffered by their patients due to the wrong treatment given by them, they are more prone to repeat such episodes in future. Although this gives a very grim picture of the situation there is a brighter side too. With better communication, media penetration, ever growing dental tourism, internet access even to villages and various rural health schemes rolled out by the government it is just a matter of taking few concrete steps to fill in this gap which is affecting patient safety and the quality of dental treatment given to the patients in India. Following suggestions might be useful:

Creating awareness among the patients about what events come under dental negligence. A list of wrong treatments or never events should be made and be publicized so that the general population can report such events and ask for claims, this in turn will create the demand for dental indemnity insurance.

With the support of the Government, Dental council of India should make it mandatory for all the fresh dental graduates to have a valid dental indemnity insurance policy prior they get registered to their state dental council.

The government should cover all its dental employees associated with treating the patients and provide compensation to the patients if they are not given proper treatment in a government set up.

Special benches should be set up in the courts for dealing with dental/medical indemnity matters for speedy justice.

A point based dental registration renewal system can be started in which certain points should be reserved for having a valid dental insurance policy.

Administrative or disciplinary action committees should be made which can enquire in case the dentist tries to manipulate or hide the facts about his services resulting in harm to the patient safety. If proven guilty strict action should be taken against the dental surgeon. The Dental Council of India can be the regulatory authority in these matters along with the state and district branches and the Ministry Of Health, Government of India, can be the supervising authority.

Dental insurance companies should be encouraged to participate in this campaign by sponsoring public awareness camps, CDE programs for the dentists regarding dental indemnity.

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