

Published on *SeniorNavigator* (<https://seniornavigator.org>)

## [Where can I find low-cost dental care?](#)

Community health centers, medical insurance programs, Veterans Affairs, dental schools, clinical trials are just some of the resources you can use to find low-cost dental care. There may also be low-cost care available in your state or local area.

### **Community Health Centers**

The [Bureau of Primary Health Care](#), a part of the Health Resources and Services Administration, supports federally-funded community health centers across the country that provide free or reduced-cost health services, including dental care.

> [Find a community health center near you](#)

### **Medicare, Medicaid, CHIP**

The [Centers for Medicare & Medicaid Services](#) (CMS) oversees three important public health insurance programs: Medicare, Medicaid, and the Children's Health Insurance Program (CHIP).

**Medicare** is health insurance for people who are 65 years and older, or for people under 65 with a disability, End-Stage Renal Disease, or ALS (also called Lou Gehrig's disease). Medicare has four parts:

- Part A (Hospital Insurance)
- Part B (Medical Insurance)
- Part C (Medicare Advantage Plans)
- Part D (Drug coverage)

**Medicare [dental coverage](#) is limited**; it doesn't cover most standard dental care or dentures. Some [Medicare Advantage Plans](#) offer extra benefits that Medicare doesn't cover, like vision, hearing, or dental services.

**Medicaid** is a joint federal and state health insurance program. It provides health coverage to people who qualify, including:

- low-income adults
- children
- pregnant women
- elderly adults
- people with disabilities

Eligibility and benefits can be different from state to state.

Most states provide limited emergency dental services for people 21 years or older. Some states offer full services. Most people under the age of 21 can get [dental services](#) under Medicaid.

- [CHIP](#) provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid, but not enough to buy private insurance. In some states, CHIP also covers pregnant women. Like Medicaid, CHIP is a joint federal and state program. CHIP provides medical coverage and, **in most cases**, [dental services](#) to children who qualify. CHIP-covered dental services vary from state to state.
- [InsureKidsNow.gov](#) helps families find low-cost health insurance for kids and teens. Find a dentist in your community who sees children and teens and accepts Medicaid and CHIP here: [Medicaid/CHIP Dentist Locator](#).

CMS can provide detailed information about each of these programs and refer you to state programs where applicable. Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## **Veterans Affairs**

Veterans may qualify for VA dental care benefits and may be able to get some or all of their dental care through VA.

> [Find out how to get VA dental care](#) or how to buy dental insurance if you don't qualify.

## **Dental Schools and Clinical Trials**

## Dental Schools

[Dental schools](#) may be a good source of quality, reduced-cost dental treatment. Most of these teaching facilities have clinics that allow dental students to gain experience treating patients while providing care at a reduced cost. Experienced, licensed dentists closely supervise the students.

## Clinical Trials

The **National Institute of Dental and Craniofacial Research (NIDCR)** is part of the federal government's National Institutes of Health (NIH). Sometimes they seek volunteers with specific dental (teeth), oral (mouth), and craniofacial (head and face) conditions to participate in research studies, also known as [clinical trials](#). Researchers may provide study participants with limited free or low-cost dental treatment for the specific condition they are studying.

To find out if there are any NIDCR-sponsored clinical trials at the [NIH Clinical Center](#) in Bethesda, Maryland, that you might fit into, call the Office of Patient Recruitment:

Phone: 800-411-1222

Email: [ccopr@nih.gov](mailto:ccopr@nih.gov).

> To find a list of all NIDCR-sponsored trials (including those at the NIH Clinical Center as well as elsewhere), visit this list of [clinical trials seeking patients](#).

## State and Local Resources

Check with your state or local health department to learn about programs in your area that offer free or reduced-cost dental care.

[The State Health Insurance Programs](#) provide free counseling and assistance with Medicare. They have locations in every state.

The [Association of State and Territorial Dental Directors \(ASTDD\)](#) has information and links to all current state oral health programs.

Some states have oral health coalitions that share information and work to help improve oral health for the American people. The [American Network of Oral Health Coalitions \(ANOHC\)](#) has a tool to see if your state has a member coalition. State coalitions may have information about dental and oral health programs near you.

Contact your local or state health department to learn more about its financial assistance programs.

## **United Way**

The [United Way](#) may be able to direct you to free or reduced-cost dental services in your community.

> [Locate a chapter near you](#)

Article Source

U.S. Department of Health and Human Services

Source URL

<https://www.hhs.gov>

Last Reviewed

Thursday, July 4, 2024