How long can I stay on my parents' dental insurance?

Now that you are a young adult and out on your own, don't forget about your teeth. Dental insurance can help protect your mouth and your wallet.

If you are not already receiving dental care benefits through an employer, then you may wonder if you can stay on your parent's dental insurance plan and for how long. You may be eligible to be covered under your parents' insurance even if:

- you are not living with your parents
- you still going to school
- you already working in a job that offers dental benefits
- you are married

If you enjoyed the benefits of dental insurance as a child, you'll want to avoid a lapse in insurance so that you can continue receiving regular dental care, keep your teeth healthy, and avoid potential problems. Let's learn how.

How long can I stay on my parent's dental insurance?[1]
Fortunately, most dental plans will cover adult "children" until age 26. When the Affordable Care Act (ACA) was passed, it required health insurance companies to allow dependent children to remain on their parent's health plan until age 26. Although not technically required under the ACA, most Delta Dental plans do make this allowance. Check with your local Delta Dental company to confirm plan availability

It is important to note that age 26 is not always the cut-off. Some dental plans will only cover dependents up to age 19. This will vary based on your insurance provider and particular plan.

Things to consider when staying on my parent's dental insurance[2]
While choosing to stay on your parent's dental insurance may seem like the obvious option, there are a number of things to consider before making that choice:

You may or may not receive dental coverage at a lower rate than if you enrolled in a plan on your own.
You avoid having to undergo new waiting periods for certain dental procedures under your current dental plan.
Similar to car and health insurance, deciding whether or not to stay on or join your parent's dental insurance is a conversation and decision that needs to be made between you and your parents.

Do young adults need dental insurance? What is the value?
Yes! Everyone benefits from dental insurance and it's a critical component to maintaining good oral health. Dental insurance usually covers preventive care at 80% – 100% which means that if you're seeing the dentist twice a year, your monthly premiums are essentially paying for themselves.

Being a young adult poses many challenges – but a major dental expense you can't afford doesn't have to be one of them.

The Power of Smile™
Learn more about how your oral health connects to your overall health at:
deltadentalor.com/USbank

Delta Dental of Oregon

How long can I stay on my parents' dental insurance?

If I don't want to stay on my parent's dental insurance, what are my options?
If for some reason you are unable to stay on your parent's dental insurance, there are a number of other options to explore:

1. Get coverage through your employer
If you have a full-time position that includes benefits, then check to see if your employer covers dental. Dental benefits are one of the most popular benefits offered by employers, so there's a good chance your employer will have a recommended set of plans for you to choose from.

2. Purchase an individual plan
If you're in-between jobs, self-employed, or your dentist doesn't accept the insurance offered through your employer, then you can still buy an individual plan to ensure your teeth are protected. There are a number of different plans to choose from, and the one you select will vary depending on your specific needs. Ask yourself: are you primarily in need of preventive care or do you need more involved work like crowns? Before purchasing a dental insurance plan, be sure to do your research to select the provider and plan that are best for you.

Final thoughts
When you have dental coverage, you're more likely to visit the dentist. Preventive care, including cleanings and regular checkups, can keep cavities away and help spot problems early on, saving you needless pain and expense. Your ability to stay on your parent's dental insurance will depend on their specific plan, your age, and personal preference. Rest assured that even if you are unable to stay on your parent's insurance, then there is a dental plan out there suitable for your individual needs.

If you have any questions about which type of dental insurance plan is right for you, then check out our individual dental plans page which will provide an overview of our offerings.

Source:
1 Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Businesses and Families FAQs. (n.d.). Retrieved November 19, 2020, from https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/faqs/young-adult-and-aca

2 ACA's 'Spillover' Effect: Dental Coverage Rate Increasing for Young Adults Whose Parents Receive Health Insurance through Employers. (n.d.). Retrieved November 19, 2020, from https://www.ada.org/en/press-room/news-releases/2014-archive/july/dental-coverage-rate-increasing-for-young-adults

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