Dental Protection cuts indemnity costs for non surgical cosmetic treatment

Dental Protection has announced that, with effect from April 2010, the use of injectable, non-permanent cosmetic procedures such as botulinium toxin and non-permanent dermal fillers in any part of the face (but excluding the neck) can be indemnified within normal subscription categories at no additional cost, subject to certain conditions. Previously, it was necessary either to transfer to a Dental Cosmetic membership category at significantly higher subscriptions, or to purchase a separate indemnity for these cosmetic procedures from a third party (usually a commercial insurance provider) at an additional cost.

This coincides with the Shared Regulation scheme agreed between the GMC, GDC and Nursing and Midwifery Council (NMC), and the Independent Healthcare Advisory Services (IHAS). IHAS has recently announced the imminent launch of a third party (voluntary) Registration and Inspection Scheme for providers of these procedures, incorporating the IHAS Quality Mark which is designed to demonstrate to patients and third parties that the provider has received appropriate training in the use of these procedures, and is committed to the Standards for Cosmetic Injectables under the auspices of IHAS. The new scheme includes the inspection of the facilities in which these procedures are to be provided. Caspe Healthcare Knowledge Systems (CHKS) is to be the third party registration, quality assurance and inspection agency.

The conditions under which these procedures can be indemnified by Dental Protection within normal subscription categories and rates are:

- the member must be registered with CHKS under the forthcoming IHAS scheme and possess the IHAS Quality Mark once the scheme has launched.
- these procedures carried out in the immediate peri-oral area, nasolabial folds and elsewhere in the face are all included, but the neck is specifically excluded
- only non-permanent injectable cosmetic procedures carried out by dentists are included. Hygienists, therapists and other DCPs are not yet included in the IHAS-CHKS Registration and Inspection scheme, although this is being kept under review by IHAS
- these procedures, plus any other dento-alveolar surgical procedures (such as third molar removal, implant placement) must not collectively occupy more than 500 hours a year (10 hours per week on average). Where they do exceed this threshold, a further subscription category is available at an additional cost which is still less than the rate for the lowest Dental Cosmetic category.

The existing Dental Cosmetic categories remain available for;

- a) those who wish to carry out these procedures but who are not yet registered under the voluntary IHAS scheme and who have not achieved the IHAS Quality Mark
- b) those who wish to use non-resorbable / permanent fillers and similar techniques
- c) those who wish to extend their indemnity to include other dento-facial cosmetic techniques such as dermabrasion, chemical facial peels, high energy wrinkle reduction therapy and any form of cosmetic laser technique.

In explaining these new arrangements, Kevin Lewis, Dental Director said, “We took a cautious view when we first introduced categories for cosmetic and adjunctive procedures six years ago, and their cost was significantly higher than for our normal subscription categories. At that time we promised a
detailed review of our claims experience and these changes are the result of that process. Members who have been properly trained in these procedures and who adhere to the new Standards for Cosmetic Injectables will, we believe, no more of a risk when carrying out these procedures than when they are providing many other types of dental care and treatment. These changes are consistent with Dental Protection’s strong commitment to fairness in our approach to subscription setting.”

Further information and a revised position statement is available via www.dentalprotection.org/uk/news/positionstatements

Ends

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Notes for Editors
1. Dental Protection Limited (DPL) is an autonomous but wholly owned subsidiary of the Medical Protection Society (MPS), the world’s largest professional indemnity organisation for doctors, dentists and other healthcare professionals. Dental Protection has over 55,000 dental members in 70 countries around the globe and it is the only UK based protection organisation to have this international scope. In the UK, 70% of dentists are members.
2. MPS is not an insurance company. All benefits of membership are discretionary as set out in the Memorandum and Articles of Association.
3. Useful web addresses
   • www.dentalprotection.org
   • www.chks.co.uk
   • http://www.independenthealthcare.org.uk