



Select Committee into the Provision of and Access to Dental Services in Australia

June 2023



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Our Commitment to Inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders, past, present and future.

We value and include people of all cultures, languages, abilities, sexual orientations, gender identities, gender expressions and intersex status. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.

Our values are:

- Integrity
- Compassion
- Respect
- Diversity
- Collaboration

Learn more about our commitment to inclusion: <salvationarmy.org.au/about-us>

The Salvation Army is an international movement and our mission is to preach the gospel of Jesus Christ and to meet human needs in his name without discrimination.

More information about The Salvation Army is at **Appendix A**.





Executive Summary

The Salvation Army welcomes the opportunity to provide this submission to the Select Committee in relation to the *Provision of and Access to Dental Services in Australia*.

For over 140 years The Salvation Army's services have walked alongside many children and families experiencing hardship and disadvantage. These experiences include, but are not limited to, poverty and financial hardship, family and domestic violence, homelessness, living with disability, and those of people from refugee and migrant backgrounds. It is from their experiences, as well as those of our frontline staff, that we have approached this submission.

Here we outline the challenges that Australians face with the current policies surrounding dental and oral care. Our recommendations come down to the need for dental care to be made equitable, through enhanced affordability and accessibility. We urge for an approach to dental care which is uniform and integrated, and for dental care to be included within the current public healthcare system.

This submission covers:

- **The crushing cost of dental care.** Dental treatments have transformed into unattainable luxuries for a significant portion of the population. Public health schemes fall short in providing comprehensive coverage, leaving Australians burdened with out-of-pocket expenses that perpetuate the cycle of unmet oral care.
- **Dental deserts.** The scarcity of dental clinics and dental professionals in rural and remote areas paints a bleak picture of inequality. The vulnerable, including older Australians, people living with a disability, and those without reliable transportation, face significant obstacles in accessing even basic dental care.
- **Devastating oral health impacts.** Neglected dental issues escalate into more serious health conditions which are more costly to rectify. A lack of affordable and accessible care forces individuals to bear the burden of untreated dental problems, silently enduring pain, deteriorating health, and a diminishing sense of self-worth.
- **Economic burdens.** Over time untreated dental issues turn into more serious health concerns that require costly treatments. This in turn falls on public healthcare resources, with taxpayers bearing the cost.

This submission responds to all of the Committee's terms of reference, excepting f. h. i. and j.

The Salvation Army has made **6** recommendations for the Committee to consider. A summary of these recommendations follows on the next page.



Summary of Recommendations

Recommendation 1

1.8 The Salvation Army recommends that the Senate Select Committee undertake an awareness campaign, promoting the benefits of prophylactic dental care and marry this with actionable information for affordable and accessible dental care.

Recommendation 2

2.6 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government acting to develop Medicare infrastructure to provide bulk billed essential dental care to people with Low Income Health Care Cards.

Recommendation 3

2.7 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government including dental healthcare as part of the Medicare system.

Recommendation 4

2.11 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits or otherwise of the Commonwealth Government working with all states and territories as well as public, private and non-government sector providers within the oral healthcare system to maximise resources and achieve an efficient and equitable provision of care.

Recommendation 5

3.5 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the states and territories to increase the number of dental clinics in areas that are currently underserved to improve accessibility.

Recommendation 6

3.9 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government consider mobile dental clinics as a transformative solution to address the pressing issue of accessibility in rural and remote areas, as well as for individuals living with disabilities.



1 Impacts of Poor Dental Care

Charlie's Story*

Charlie is a 45-year-old man who is experiencing unemployment.

Charlie had a significant infection visible in his front teeth, and as a result of being unable to afford dental care, he tried hard not to smile.

After working with one of our employment services, Charlie secured a job interview.

Although he did not secure the job, the interviewer happily provided Charlie with feedback for future interviews. One of the comments was that Charlie "was very serious."

Charlie admitted "I don't smile so I don't gross people out. Now my teeth are stopping me getting a job."

*Name changed.

- 1.1 Inflated costs and poor access to dental care has significant impacts on the health and wellbeing of individuals, as well as the wider community and economy. Dental health is a crucial part of overall health and when neglected can lead to a range of negative outcomes.
- 1.2 These impacts can be particularly severe for people who are experiencing social disadvantage or on low income, Aboriginal and Torres Strait Islander Australians, people living in regional and remote areas, and people with additional or specialised health care needs.¹ These groups may face greater barriers to accessing and affording quality dental care. Breaking down these barriers to dental care could pave the way for a healthier nation.
- 1.3 According to the Australian Institute of Health and Welfare, around 83,000 potentially preventable hospitalisations occur each year due to dental conditions in Australia, representing 21.5 per cent of all potentially preventable admissions for acute conditions.² This unjust reality erects formidable barriers that stand in the way of accessing vital care, particularly for those with limited incomes already grappling to make ends meet. The cost becomes not only financial but also a weight upon their well-being, fostering a profound inequality.
- 1.4 Oral health conditions are risk factors for a range of general health conditions, such as diabetes, stroke and cardiovascular disease. A Finnish study which followed 8,446 people

¹ Australian Institute of Health and Welfare. (March 2023). *Oral health and dental care in Australia*. AIHW. <https://www.aihw.gov.au/reports/dental-oral-health/oral-health-and-dental-care-in-australia/contents/patient-experience>.

² Ibid.

over 13 years found that those with many missing teeth had an increased risk of coronary heart disease, acute myocardial infarction, diabetes, and early death.³

- 1.5 Oral health problems that are untreated in a timely manner reverberate through society, placing an immense strain on healthcare systems and the economy. The financial burden of untreated dental issues often falls on public healthcare resources with taxpayers bearing the cost of expensive and complex treatments that could have been prevented with timely dental care.
- 1.6 By alleviating financial barriers and solving accessibility barriers to dental care, we can effectively reduce the prevalence of oral health issues, resulting in improved general health, enhanced social wellbeing, and substantial economic and fiscal advantages for all Australians.
- 1.7 Coupled with improving accessibility and affordability, encouraging all individuals to take part in preventative and periodic dental care is a strong method of decreasing long term costs to the economy and to individuals. Awareness of available, affordable dental care services must be improved. It is imperative that we bridge this divide and ensure that every person, regardless of their geographical location or socioeconomic circumstances, can access the dental care they deserve without undue hardship.

Recommendation 1

- 1.8 **The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government to undertake an awareness campaign, promoting the benefits of prophylactic dental care and marry this with actionable information for affordable and accessible dental care.**

³ Duckett, S. Cowgill, M. Swerisen II (March 2019). *Filling the Gap: A universal dental scheme*. The Grattan Institute. <https://grattan.edu.au/wp-content/uploads/2019/03/915-Filling-the-gap-A-universal-dental-scheme-for-Australia.pdf>.



2 Making Dental Care More Affordable

- 2.1 The Salvation Army is a major provider of financial counselling and emergency relief services across Australia. Through frontline service delivery, The Salvation Army has observed that dental care is financially out of reach for too many Australians.
- 2.2 Statistics show that many Australians suffer silently by delaying and avoiding dental treatments when recommended or required due to the cost of dental care. Individuals and families make difficult choices; often sacrificing their oral health and overall well-being due to financial barriers.
- In a recent survey by The Salvation Army, 50 per cent of respondents could not afford medical or dental treatment when required⁴. In just the past 12 months, nearly one-quarter (24%) reported that they could not afford to take their children to see a doctor or dentist.⁵
 - In 2021–22, 60 per cent of Australians aged 15 years and over reported that they needed to see a dental professional in the last 12 months.⁶
 - Around 4 in 10 (39 per cent) of people aged 15 years and over, avoided or delayed visiting a dentist due to cost.⁷
 - While around 1 in 4 (23 per cent) adults aged 15 years and over who visited a dentist in the last 12 months reported that cost prevented recommended dental treatment.⁸
 - Around one-quarter (24 per cent) of adults aged 15 years and over, stated they would have difficulty paying a \$200 dental bill.⁹
 - Women had higher rates of avoidance due to cost when compared to men, 43 per cent to 35 per cent.¹⁰
 - Indigenous Australians (49 per cent) had higher rates of avoidance due to cost than non-Indigenous Australians (39 per cent).¹¹

⁴ Russell, C., Verrelli, S., Taylor, E., & Xu, H. (2023) Salvos Community Hardship Snapshot 2023: At breaking point. The Salvation Army:unpublished.

⁵ Russell, C., Verrelli, S., Taylor, E., & Xu, H. (2023) Salvos Community Hardship Snapshot 2023: At breaking point. The Salvation Army:unpublished.

⁶ Australian Institute of Health and Welfare. (March 2023). *Oral health and dental care in Australia*. AIHW.

⁷ <https://www.aihw.gov.au/reports/dental-oral-health/oral-health-and-dental-care-in-australia/contents/patient-experience>.

⁸ Ibid.

⁹ Ibid.

¹⁰ Ibid.

¹¹ Ibid.



Celia's Story*

Celia* was on an Age Pension and had little savings.

Celia's dental health needs required her to pay out-of-pocket as they exceeded the state offered benefits. These costs, coupled with long waitlists to access the public dental system, left Celia in pain for months.

Celia then resorted to private dental care which forced her to fall behind in utility bills and council rates.

Celia contacted Moneycare, who were able to work with the utility providers and local government to manage her payments in an appropriate way.

Celia's Moneycare provider commented "Celia, like most people, did not budget for surprise medical care, so the kind of money we see for dental costs blew out her budget."

**Name changed for privacy.*

- 2.3 Australians enjoy many healthcare benefits through Medicare and bulk-billing, however, these benefits do not always extend to dental care. The existing dental concessions and benefits only cover some dental services, with many essential services such as fillings, extractions, and root canals not covered, leaving many Australians delay seeking care or not seeking care at all.¹²
- 2.4 The exclusion of dental care from the Medicare system has deepened the divide between the dental health outcomes of Australians, placing this aspect of health and wellbeing out of reach. Many individuals find themselves without the safety net of private health insurance, leaving them exposed to the daunting burden of out-of-pocket expenses for essential dental treatments. Worse still, The Salvation Army has had community members with significant debt in the form of Buy Now Pay Later loans, or credit card debt entered into in order to afford dental care.
- 2.5 The most significant, although highly costly, change the Commonwealth could make would be to include dental care as part of the broader Medicare scheme. A more immediate step that could be pursued is to provide qualified access to fundamental dental care. People carrying a Low Income Health Care Card should be eligible for certain dental care, such as limited check-ups, fillings and emergency care, to be bulk billed. Despite being a long way from universal dental care access, this would help to take an enormous healthcare cost pressure off Australians experiencing the highest levels of disadvantage.

¹² Health Direct (June 2021). *Cost of dental care*: <https://www.healthdirect.gov.au/cost-of-dental-care#Does%20Medicare%20Cover%20Dental%20Care?>

Recommendation 2

- 2.6 **The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government acting to develop Medicare infrastructure to provide bulk billed essential dental care to people with Low Income Health Care Cards.**

Recommendation 3

- 2.7 **The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of the Commonwealth Government including dental healthcare as part of the Medicare system.**

- 2.8 We find that dental care services vary widely between states and territories in Australia, with some offering more comprehensive services than others. In some states, parents are still required to bear the cost of certain treatments for their children, while adults who may be living on poverty-level incomes still have to pay co-payments within public health services.¹³ South Australia has established Dental Fee Adjustment (DFA), a process whereby people experiencing financial hardship can have either their full or part co-payment fee adjusted, through an assessment with financial counsellors that helps to determine a person's capacity to pay.¹⁴
- 2.9 Dental care can also be a key setting in recognising signs of family violence, coercive control and sexual abuse. Injuries from family and domestic violence are commonly located on the face and head.¹⁵ Bite marks, bruising of the neck and palates, tearing of the labial frenum and mucosal lining, lacerations, discolored teeth, traumatic tooth or jaw fractures, and other common orofacial signs of abuse can be identified during a dental exam.¹⁶ A simple dentist appointment can be crucial for abuse intervention steps to take place on behalf of the patient.

¹³ The Australia Dental Association. (8 May 2023). *Government Dental Care*. Tooth.org. <https://www.tooth.org.au/government-dental-care>.

¹⁴ <https://www.affordableusa.com.au/programs/health-care/dental-fee-adjustment-sa-dental>

¹⁵ Parish C, Pereyra M, Abel S, Siegel K, Pollack H, Metsch L. Intimate partner violence in the dental setting. J Am Dent Assoc. 2018.

¹⁶ Parish C, Pereyra M, Abel S, Siegel K, Pollack H, Metsch L. Intimate partner violence in the dental setting. J Am Dent Assoc. 2018.

- 2.10 The Salvation Army's Doorways programme, through philanthropic intervention, has helped community members with the high costs of dental treatments for the past 23 years. Interactions with some community members that started off as needing financial assistance for dental treatments has resulted in The Salvation Army providing wraparound support to help community members escape violent relationships.

Jody's Story*

Jody* was in a physically abusive relationship, which caused damage to her teeth.

Despite doing her best to put aside money for her dental care, the perpetrator located and spent the funds.

After repeated failed attempts to stockpile funds for dental procedures, Jody came to The Salvation Army's Doorways service for assistance. Doorways were able to use funds from a philanthropic programme specific to dental care, to help people in vulnerable scenarios with their dental care costs.

With the help of The Salvation Army, Jody was able to access the medical care she needed and escape the violent relationship.

**Name changed for privacy.*

Recommendation 4

- 2.11 **The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits or otherwise of the Commonwealth Government working with all states and territories as well as public, private and non-government sector providers within the oral healthcare system to maximise resources and achieve an efficient and equitable provision of care.**

2 Improving Accessibility of Dental Care

- 3.1 Australians living in rural and remote areas are often underserved when it comes to dental care, with fewer dentists, longer wait times and greater travel distances involved. They are less likely to seek preventive dental care and often only seek treatment when a dental issue has become severe. This perpetuates a cycle of poor oral health, as well as socioeconomic and geographical disadvantage.
- 3.2 In 2021-22, people living in major cities (51 per cent) were more likely to have seen a dental professional than those living in inner regional (45 per cent) areas or outer regional, remote and very remote areas (43 per cent).¹⁷
- 3.3 On average, adults living in regional or remote areas have higher levels of tooth loss and untreated decay. Aboriginal and Torres Strait Islander people experience poor oral health earlier in their lifespan, and in greater severity and prevalence than the rest of the population.¹⁸ The higher prevalence of oral diseases within certain population groups serves as a stark reminder of the inequality and unjust distribution of access to dental care in the country.
- 3.4 At present, all states and territories offer some form of public dental care to eligible adults; however, infrastructure and the size of the dedicated dental workforce in these rural and regional facilities vary, resulting in discrepancies in services provided and long waiting times for treatment.¹⁹ The shortage of dental professionals and dental clinics in rural and regional areas can be particularly challenging for older people, those living with a disability, or those with limited access to transportation.

Recommendation 5

- 3.5 The Salvation Army recommends that the Senate Select Committee into the Provision of and Access to Dental Services in Australia consider the merits, or otherwise, of states and territories increasing the number of dental clinics in areas that are currently underserved to improve accessibility.

¹⁷ Australian Institute of Health and Welfare. (March 2023). *Oral health and dental care in Australia*. AIHW. <https://www.aihw.gov.au/reports/dental-oral-health/oral-health-and-dental-care-in-australia/contents/patient-experiences>

¹⁸ Duckett, S., Cowgill, M., Swensson, H. (March 2019). *Filling the Gap: A universal dental scheme*. The Grattan Institute. <https://grattan.edu.au/wp-content/uploads/2019/03/915-Filling-the-gap-A-universal-dental-scheme-for-Australia.pdf>

¹⁹ The Australian Dental Association. (2019). *The Australian Dental Health Plan: Achieving optimal oral health*. The Australian Dental Association. <https://www.adanet.org.au/ADHP>

- 3.6 States and territories should take proactive measures to address the issue of poor access to dental care by establishing more dental clinics in areas that are currently underserved. These clinics should be equipped with modern facilities and offer a comprehensive range of services including preventive care, treatments and education on oral hygiene. A targeted approach such as this is crucial to ensure that individuals and communities with limited access to dental services can receive the care they need to maintain good oral health.
- 3.7 The Commonwealth Government has a unique opportunity to harness the power of mobile dental clinics as a transformative solution to address the pressing issue of accessibility in rural and remote areas, as well as for individuals living with disabilities. Strategic deployments of mobile dental clinics can effectively reach underserved communities in rural and remote areas, where traditional dental services are often scarce or non-existent. Mobile clinics have the potential to play a pivotal role in breaking down obstacles faced by individuals living with disabilities. We can eliminate the physical challenges and logistical complexities they encounter when attempting to access traditional dental services. This ensures that they receive the same quality of care, promoting inclusivity and equality in oral health outcomes.
- 3.8 Investing in dental clinics in areas with poor access has the potential to bridge the geographical divide and bring essential oral healthcare directly to those in need. All Australians, regardless of their geographical location, will have equal opportunities to maintain good oral health. This will be a vital step in the right direction towards creating a fair and inclusive healthcare system.

Recommendation 6

- 3.9 **The Salvation Army recommends the Commonwealth Government consider mobile dental clinics as a transformative solution to address the pressing issue of accessibility in rural and remote areas, as well as for individuals living with disabilities.**



4 Conclusion

- 4.1 The Salvation Army thanks the Select Committee for the opportunity to provide feedback into the provision of and access to dental services in Australia. We hope that through the committee, the Commonwealth Government can act to improve the accessibility and affordability of dental care for those Australians, The Salvation Army services.
- 4.2 The Salvation Army would welcome the opportunity to discuss the content of this submission should any further information be of assistance. Further information can be sought from government.relations@salvationarmy.org.au.

The Salvation Army Australia Territory

2 June 2023





Appendix A About The Salvation Army

The Salvation Army is an international Christian movement with a presence in more than 130 countries. Operating in Australia since 1880, The Salvation Army is one of the largest providers of social services and programs for people experiencing hardship, injustice and social exclusion.

The Salvation Army Australia provides more than 1,000 social programs and activities through networks of social support services, community centres and churches across the country.

Programs include:

- Financial counselling, financial literacy and microfinance
- Emergency relief and related services
- Homelessness services
- Youth services
- Family and domestic violence services
- Alcohol, drugs and other addictions
- Chaplaincy
- Emergency and disaster response
- Aged care
- Employment services

As a mission-driven organisation, The Salvation Army seeks to reduce social disadvantage and create a fair and harmonious society through holistic and person-centred approaches that reflect our mission to share the love of Jesus by:

- Caring for people
- Creating faith pathways
- Building healthy communities
- Working for justice

We commit ourselves in prayer and practice to this land of Australia and its people, seeking reconciliation, unity and equity.

Further information about The Salvation Army can be accessed at:

[<https://www.salvationarmy.org.au/>](https://www.salvationarmy.org.au/)

