



What to Do If You Can't Afford a Root Canal

A root canal can save a tooth that has been damaged by deep decay or infection. However, many people delay treatment because they are worried about the cost.

Ignoring the problem may lead to severe pain, infection, and even tooth loss. If you cannot afford a root canal, there may be options that can help you receive treatment.

Don't Ignore the Pain

A tooth that needs a root canal will not heal on its own.

Without treatment, the infection may spread to the surrounding tissues, causing:

- Severe tooth pain
- Swelling of the gums or face
- Difficulty chewing
- Dental abscess
- Tooth loss

Seeking care early may reduce complications and preserve your natural tooth.

Ask About All Treatment Options

Your dentist can explain the available treatment options based on your specific condition.

Questions you may ask include:

- Is a root canal the only appropriate treatment?
- What are the risks of delaying treatment?
- Can treatment be completed in stages?
- What happens if the tooth cannot be saved?

Every situation is different, and treatment recommendations should be based on a clinical examination.

Ask About Payment Plans

Many dental offices offer payment options that allow patients to spread the cost over time.

Ask whether the office provides:

- Monthly payment plans
- Third-party financing
- Discounts for payment at the time of service
- Phased treatment when clinically appropriate

Not every office offers the same options, so it is worth asking.

Look for Community Health Centers

Federally funded Community Health Centers (FQHCs) may provide lower-cost dental services or referrals.

Depending on the clinic, services may include:

- Dental examinations
- Emergency care
- Root canal treatment
- Referrals to specialists

Some clinics use a sliding fee scale based on household income.

Consider a Dental School

Dental schools often provide root canal treatment at reduced fees.

Treatment is performed by dental students or advanced residents under the direct supervision of licensed dentists and specialists.

Appointments may take longer, but costs are often significantly lower than in private practice.

Check Your Insurance Benefits

If you have dental insurance, review your benefits before treatment.

Ask:

- Is root canal treatment covered?
- Do I need prior authorization?
- How much will insurance pay?
- What will my estimated out-of-pocket cost be?

Your dental office may be able to help estimate your benefits.

Don't Wait Until the Tooth Cannot Be Saved

Delaying treatment may allow the infection to worsen.

In some cases, a tooth that could have been treated with a root canal may later require extraction if treatment is postponed for too long.

Seeking evaluation early gives you more treatment options.

If You Need Emergency Care

Seek immediate dental care if you experience:

- Severe facial swelling
- Fever with tooth pain
- Difficulty swallowing
- Difficulty breathing

These symptoms may indicate a serious infection that requires urgent medical attention.

Key Takeaways

- A root canal can often save a natural tooth.
- Delaying treatment may increase the risk of infection and tooth loss.
- Community Health Centers and dental schools may offer more affordable treatment.
- Ask your dental office about payment plans and financing options.
- If you have signs of a serious infection, seek emergency care immediately.

References

- American Association of Endodontists (AAE)
- American Dental Association (ADA)
- National Institute of Dental and Craniofacial Research (NIDCR)
- Health Resources and Services Administration (HRSA)