

## The Importance of Dental Insurance For America’s Health

The relationship between oral health and overall health has long been recognized, including the adverse impact that poor oral health has on other disease and conditions such as diabetes, heart disease, adverse pregnancy outcomes, dementia, respiratory conditions, and kidney disease. Dental insurance has long been proven to be a way for Americans to access affordable and high-quality dental care. Dental insurers and providers with whom they partner play a vital role in helping Americans maintain overall better physical and financial health.



### WHY ARE DENTAL BENEFITS IMPORTANT FOR AMERICANS?

- Americans with dental benefits are more likely to go to the dentist to receive regular care for themselves or their children.<sup>1</sup>
  - 87% of Americans with dental benefits have a regular dentist and are 1.5 times more likely to go to the dentist at least annually than those without such benefits.<sup>2</sup>
  - More than 90% of Americans with dental benefits use an in-network dentist.<sup>3</sup>
- Americans without dental insurance are five times more likely to cite lack of insurance as the reason for not visiting the dentist.<sup>4</sup>
- Dental plans protect consumers through credentialing of dental network providers, clinical and quality review, and fraud monitoring.
- Americans without dental insurance report higher incidences of other illnesses such as heart disease and osteoporosis.<sup>5</sup>



### HOW MANY PEOPLE HAVE DENTAL BENEFITS?

- 262.7 million people, 80% of the U.S. population, have dental benefits.<sup>6</sup>
- 177.3 million Americans are covered through private plans.<sup>7</sup>
- Coverage through employers or other groups accounts for nearly 90% of private dental coverage. Less than 1% of dental benefits are offered as a part of a medical plan.<sup>8</sup>
  - Dental benefits are the most requested health benefit after medical and pharmacy coverage. As a result, small and large employers offer dental benefits as a recruitment strategy, to provide financial well-being, and to improve the health and productivity of employees.

<sup>1</sup> NADP Report, *The Haves and the Have-nots: Consumers With and Without Dental Benefits*

<sup>2</sup> NADP Consumer Survey – Dental Health and Benefits, December 2018

<sup>3</sup> *Ibid.*

<sup>4</sup> *Ibid.*

<sup>5</sup> The Health Care Cost and Utilization Project (HCUP) National Emergency Data Sample.

<sup>6</sup> NADP 2020 State of the Dental Benefits Market, June 2021.

<sup>7</sup> *Ibid.*

<sup>8</sup> *Ibid.*



## WHAT ARE THE COSTS OF DENTAL BENEFITS?

- Dental premiums are stable and lower than other types of health-related benefits.<sup>9</sup>
  - Dental premiums average \$25 - \$30 per month.
  - Dental plans generally cover preventive services at 100%.
  - Basic procedures such as extractions, fillings, and root canals are typically covered at 80%.
  - Major procedures such as crowns, bridges, and dentures are typically covered at 50%.
  - Dental plans typically have an annual limit averaging \$1,500. 95% of Americans with dental coverage never hit that annual limit.
- Dental care in emergency rooms/hospitals can be as much as ten times the cost of preventative care in a dentist's office.<sup>10</sup>
  - A recent study showed that emergency room visits for preventable dental conditions are rising annually and constitute 1.15% to 2.5% of all ER visits.<sup>11</sup>
  - These emergency room visits cost the health care system over \$2 billion on average per year.<sup>12</sup>



of Americans with dental coverage never hit the annual limit.

<sup>9</sup> *Ibid.*

<sup>10</sup> Pew Charitable Trusts, 2015.

<sup>11</sup> Pew Center on the States, 2012. *A Costly Dental Destination.*

<sup>12</sup> American Dental Association. *Emergency Department Use for Dental Conditions Continues to Increase.* April 2015.