



**PATIENT-FOCUSED**

A Study of Oral Health Motivations  
and Benefit Utilization



# PATIENT DENTAL BENEFIT UTILIZATION ENVIRONMENTAL SCAN

MAY 2025



## EXECUTIVE SUMMARY

Dental care in the United States remains uneven, with persistent gaps in both coverage and utilization. This environmental scan explores the current landscape of dental coverage, identifies persistent utilization barriers, and highlights how employers can play a critical role in improving access to dental benefits. Although dental coverage has expanded significantly, coverage remains inconsistent, particularly for low-income individuals, employees at small firms, and older adults. Employers, especially large ones, are increasingly recognizing the value of dental coverage which has been associated with improved employee satisfaction, reduced absenteeism, and lower overall healthcare costs, particularly when bundled with medical insurance.

The paper also explores systemic barriers to dental care utilization, including psychological obstacles like dental fear, economic challenges such as rising out-of-pocket costs, and structural limitations like stagnant benefit caps that have failed to keep pace with inflation. Despite having coverage, many individuals underuse dental services, resulting in untreated oral health issues that lead to costly emergency department visits and exacerbate chronic conditions.

Evidence shows that individuals who regularly receive preventive care have lower total medical expenses, particularly among those with chronic diseases. For employers, this translates to reduced healthcare spending and a healthier, more productive workforce. Integrated models, such as those used by HealthPartners and in federally qualified health centers, have demonstrated significant financial benefits from bundling dental and medical services. As demand grows for more effective and equitable dental coverage, employers, and insurers, have an opportunity to modernize benefit structures and reduce barriers to care. These shifts also create opportunities for dental suppliers to respond to increased utilization with innovation, driving both access and care quality improvements.

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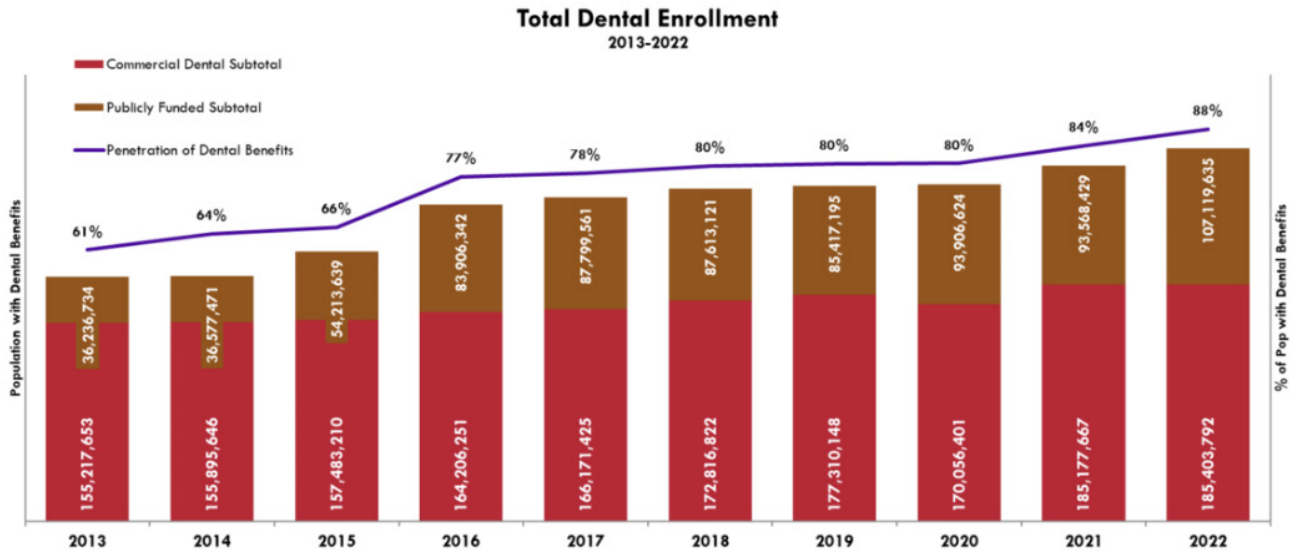
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## DENTAL COVERAGE LANDSCAPE

Access to dental insurance in the United States has become an increasingly important public health issue. While oral health is a critical component of overall well-being, dental care remains disconnected from the broader healthcare system, both in terms of coverage and utilization. Unlike medical insurance, which is often mandated, or more universally accessible, dental insurance remains optional for many employers and is often purchased separately by individuals. As a result, there are significant gaps in who receives dental coverage, how generous those benefits are, and who actually uses them. Understanding the distribution of dental insurance across the population is essential for identifying opportunities to improve access and reduce preventable healthcare costs tied to poor oral health. According to the National Association of Dental Plans (NADP), approximately 293 million (88%) of the U.S. population had dental insurance in 2022.<sup>1</sup> Trends in total dental enrollment from 2013 to 2022, as illustrated in NADP's graph, show steady growth in both commercial and publicly funded dental plans.<sup>2</sup> In 2013, only approximately 191.5 million people (61%) of the population had dental benefits. By 2022, that number rose to 292 million people, a gain of over 100 million individuals.<sup>3</sup>

Growth was observed in both commercial and public sectors. Commercial enrollment rose from about 155 million in 2013 to over 185 million by 2022, while public coverage, including Medicare Advantage, Medicaid and Children's Health Insurance Program (CHIP) dental benefits, increased from approximately 36 million to more than 107 million during the same period.<sup>4</sup> The significant rise in public dental coverage is largely attributed to expanded dental benefits in state Medicaid programs, particularly following the Affordable Care Act's Medicaid expansion; however, this trend may reverse if states reduce optional adult dental benefits in response to proposed reductions in federal Medicaid funding or related policy changes.



Source: National Association of Dental Plans. "NADP Research Reveals Record in Dental Coverage for Americans." February 2, 2024.

Employer-sponsored insurance is the primary source of health coverage for the majority of working age adults in the United States. According to the Kaiser Family Foundation, as of 2023 approximately 153 million Americans receive their health insurance through an employer-sponsored plan.<sup>5</sup> These plans often include a range of benefits, including medical, vision, and dental coverage. However, the inclusion and utilization of dental insurance remain inconsistent across different workforce sectors and demographics despite its critical role in maintaining individual health and well-being. Research has shown that poor oral health is correlated with various systemic health conditions, including cardiovascular disease, diabetes, and adverse pregnancy outcomes.<sup>6</sup> Even with the recognized benefits, dental insurance is often treated as a secondary benefit rather than an essential component of comprehensive healthcare.



# EMPLOYER INSURANCE TRENDS ANALYSIS

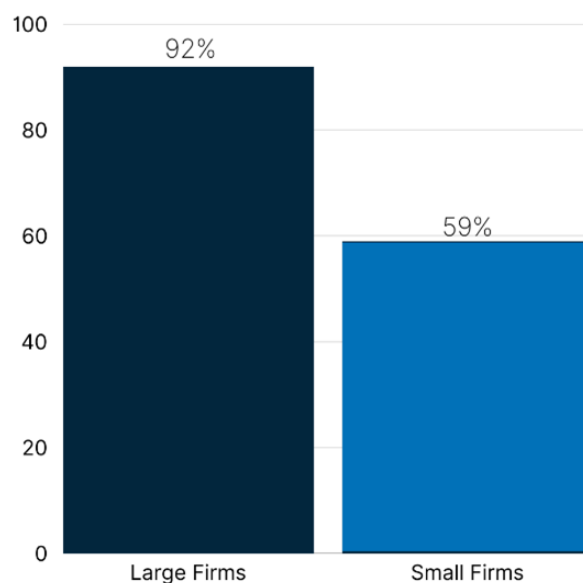
## The Growing Role of Employer-Sponsored Dental Coverage

Employer-sponsored insurance remains the most common form of health coverage in the United States. Among employers who offer medical benefits, there is variability in both availability and adoption of dental benefits, with significant differences between large corporations and small businesses. In 2010, only approximately 2.9 million (47%) employers offered dental benefits alongside medical insurance, reflecting a historical tendency to treat dental care as a secondary or optional benefit.<sup>7</sup> By 2019, approximately 3.7 million (60%)

firms offered dental benefits.<sup>8</sup> However, this figure varies substantially based on employer size. Large corporations, which often have greater financial resources and bargaining power, are far more likely to offer health coverage, with 92% of large firms providing dental insurance compared to just 59% of small businesses.<sup>9</sup>

Small firms face unique challenges in offering dental benefits, including higher per-employee premium costs and administrative complexities.<sup>10</sup> Employees at small firms are often responsible for paying a larger share of family premiums in addition to higher cost sharing than workers in large firms.<sup>11</sup> Many small firms may not offer coverage for many reasons including inability to afford premiums or employees

Dental Insurance Offerings: Large vs. Small Firms





attaining coverage elsewhere.<sup>12</sup> According to KFF, workers in small firms contribute 30% more for family coverage than workers in large firms (\$5,904 vs. \$4,549).<sup>13</sup>

There is a shift towards bundling medical and dental insurance in part driven by the focus of employers on preventive healthcare and the recognition that dental care is correlated with overall health outcomes. Companies that offer comprehensive health benefits, including dental, have reported improved employee satisfaction, reduced absenteeism, and lower long-term healthcare costs. According to a survey conducted by Delta Dental, 78% of employees rate dental coverage as an important benefit; therefore, employers can improve employee retention by offering a competitive health benefit package.<sup>14</sup> Poor dental health impacts productivity as employees experiencing oral pain or untreated dental issues are more likely to miss work, struggle with concentration, or leave early due to discomfort. According to the National Association of Dental Plans (NADP), individuals without dental benefits are more likely to have extractions and dentures and less likely to receive restorative care or treatment for gum disease.<sup>15</sup> They also visit the dentist less frequently, missing opportunities for prevention and early treatment, which can lead to more severe dental issues requiring emergency care.<sup>16</sup>

78%



of employees rate dental coverage as an important benefit.

## Preventive Dental Care's Role in Reducing Emergency Department Visits

Research indicates that individuals with dental insurance are more likely to seek preventive dental care. Data from the Medical Expenditure Panel Survey indicates that in 2019, 47% of individuals with private medical and dental insurance had both a medical and a dental visit, whereas only 33% of those with private medical insurance but without dental coverage did so.<sup>17</sup> This gap is even more significant among seniors. A 2022 report by the American Dental Association's Health Policy Institute found that 77.5% of seniors (ages 65 and older) with private dental insurance had a dental visit in the past year, compared to only 23% of publicly insured seniors.<sup>18</sup>

47%



of privately insured individuals **with** dental coverage had both medical and dental visits.

33%



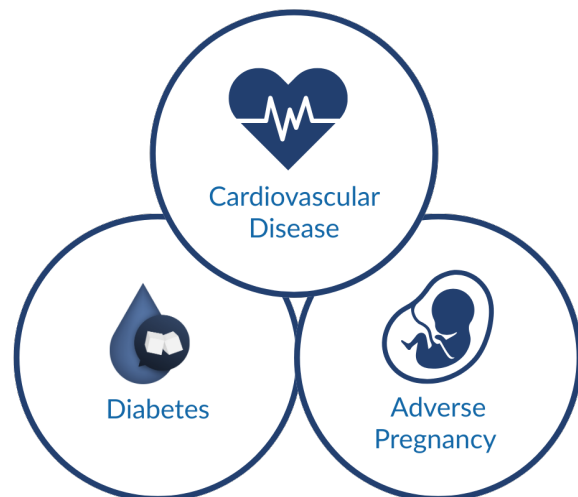
of privately insured individuals **without** dental coverage had both a medical and a dental visit.

Preventive dental care plays a crucial role in reducing the incidence of emergency department (ED) visits for nontraumatic dental conditions, including issues like dental caries and abscesses, which are largely preventable through regular dental check-ups and proper oral hygiene practices. According to the American Dental Association (ADA), there is an estimated 2 million visits to the ED for dental pain each year in the U.S.<sup>19</sup> The ADA reports that an emergency department visit for dental care costs three times more than a regular dentist visit. For non-hospitalized patients, the average cost is \$749 per visit, adding up to \$1.6 billion annually.<sup>20</sup> Reducing these preventable ED visits not only lowers healthcare costs but also minimizes work absences, improving productivity for both employees and employers.

Moreover, a study analyzing data from 25 hospitals in Oregon found that dental issues accounted for 2.5% of all ED visits. Notably, uninsured individuals and Medicaid beneficiaries and Medicaid patients for 32.8% of dental-related ED visits.<sup>21</sup> The study highlighted that most EDs are not equipped to provide dental care, often resulting in palliative treatments such as prescriptions for pain management and antibiotics, rather than addressing the root cause relating to oral care.<sup>22</sup> As a result, patients who lack adequate dental insurance may find themselves in a cycle of recurring ED visits, further increasing healthcare costs while failing to achieve long-term oral health improvement.

## The Link Between Oral Health and Chronic Conditions

Beyond the direct financial costs of emergency care, untreated dental conditions can exacerbate other health issues, particularly for individuals with chronic diseases. The NADP reports that individuals without dental benefits report a higher incidence of other illnesses including 67% more likelihood of having heart disease, 50% more likely to have osteoporosis, and 29% more likely to have diabetes.<sup>23</sup> For women, dental benefits also correlate with healthy birth outcomes as several studies indicate that periodontal disease in pregnant women can lead to pre-term birth. One study found that periodontitis was associated with nearly a twofold increase in the risk of early preterm delivery compared to healthy pregnant women.





Research suggests that preventive dental care can lead to lower overall medical expenditures. A study published by the ADA found that insured diabetic patients who received regular periodontal treatment had 12% lower overall healthcare costs compared to those who did not.<sup>25</sup> Similarly, another study on diabetic patients receiving periodontal treatment found that those who underwent a periodontal intervention saw total net healthcare cost savings of \$664 over one year.<sup>26</sup> Comparable findings exist for individuals with heart disease. A paper published in 2016 reported that individuals with heart disease who receive proper periodontal treatment experience an average annual savings of 23.2%.<sup>27</sup> These findings underscore the importance of preventive dental care not only in reducing direct healthcare expenses but also in improving overall health outcomes. By addressing oral health proactively, individuals can mitigate the risk of severe medical conditions, while insurers and employers can realize an average annual savings of 23.2%.<sup>27</sup> These findings underscore the importance of preventive dental care not only in reducing direct healthcare expenses but also in improving overall health outcomes. By addressing oral health proactively, individuals can mitigate the risk of severe medical conditions, while insurers and employers can reduce long-term healthcare costs.

 **12%**  
Reduced healthcare costs for diabetics  
receiving periodontal care.

 **23%**  
Reduced healthcare costs for heart disease  
patients receiving periodontal care.





# UTILIZATION GAPS AND BARRIERS

Despite having coverage, a significant portion of insured individuals do not utilize dental care services effectively. This underutilization stems from various barriers, including psychological factors such as dental fear and anxiety, economic challenges like rising out-of-pocket costs, and geographic or structural issues that limit access to care.

## Psychological Barriers: Dental Fear and Anxiety

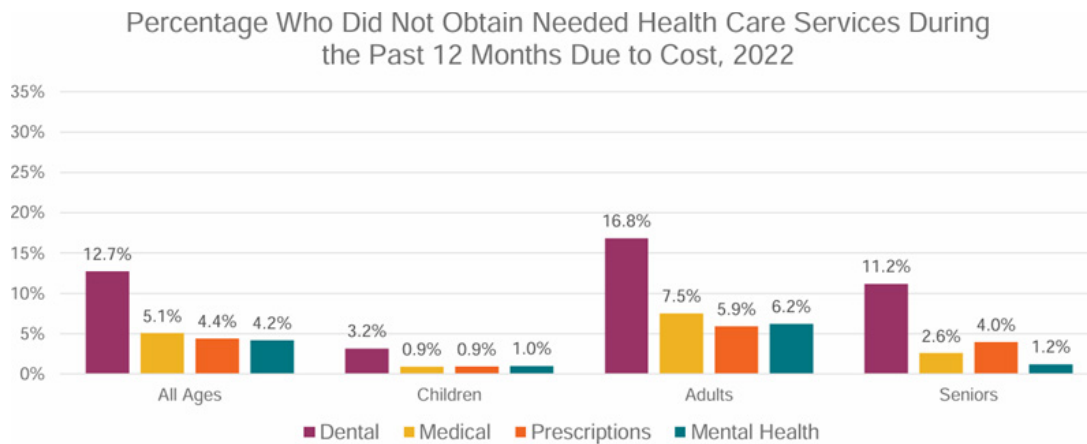
Dental fear and anxiety (DFA) are substantial impediments to seeking dental care. Approximately 15.3% of adults experience DFA, with 12.4% reporting high levels and 3.3% experiencing severe DFA.<sup>28</sup> This apprehension often leads to avoidance of dental visits, resulting in deteriorated oral health and increased need for invasive treatments, thereby perpetuating a cycle of fear and neglect. Individuals with higher anxiety levels are more likely to neglect dental care routines, such as regular brushing and flossing, further exacerbating oral health issues.

Common sources of dental fear include:

- **Negative past experiences:** Previous traumatic or painful dental visits can instill lasting apprehension.<sup>29</sup>
- **Fear of pain:** Often stemming from previous negative or painful dental experiences.<sup>30</sup>
- **Fear of the unknown:** Not knowing what to expect from the dental visit, especially if a procedure needs to be done.<sup>31</sup>
- **Fear of needles:** Depending on the necessary procedures, there could be a fear relating to needles being used during the visit.<sup>32</sup>

## Economic Barriers: Rising Out-of-Pocket Costs

Out-of-pocket costs remain a deterrent to dental care, even for individuals with insurance. Compared to other types of healthcare services, dental care is the most affected by cost-related access issues. According to the ADA 13% of the U.S. population reported delaying or avoiding dental care due to cost, compared to just 4-5% for other healthcare services.<sup>33</sup> This makes dental care the single most cost-restrictive category within the broader healthcare system.



Source: American Dental Association Health Policy Institute. 2024. "National Trends: Dental Use, Benefits, and Barriers." September 2024.

While cost barriers are generally less pronounced among children and seniors compared to working-age adults, affordability remains a concern for low-income seniors without adequate dental coverage. Between 2000 and 2022, working-age adults (ages 19–64) consistently reported the highest rates of unmet dental needs due to cost.<sup>34</sup> The burden of cost is disproportionately concentrated among low-income individuals across all age groups, though the effect is acute in working-age populations. Among children, income-related disparities in dental access are narrower, likely due to coverage through Medicaid or CHIP.

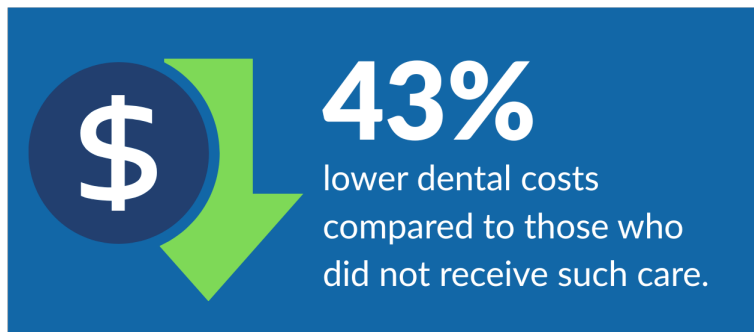
## Stagnant Benefit Levels

A persistent economic barrier in dental insurance is the stagnation of annual benefit maximums, which have remained largely unchanged. Most traditional dental plans today continue to impose annual caps of approximately \$1,000 to \$1,500 per enrollee, nearly identical to the limits established when employer-sponsored dental benefits first became widespread in the 1970s.<sup>35</sup> At the time, this amount could cover a substantial portion, if not all, of a patient's routine and some restorative dental care. However, this benefit level has not increased meaningfully since then, despite decades of inflation and rise in dental service costs. This stagnation has transformed dental insurance into a limited financial buffer rather than a safety net.



## COST-REDUCTION INSIGHTS

Preventive dental care plays a crucial role in reducing long-term healthcare costs by identifying and addressing oral health issues before they progress into more severe, costly conditions. Preventive dental care encompasses routine services such as cleanings, examinations, and patient education aimed at maintaining oral health and preventing disease. Engaging in regular preventive care has been associated with cost savings. A study analyzing Medicaid enrollees found that individuals who consistently received preventive dental care over five years experienced 43% lower dental costs compared to those who did not receive such care.<sup>36</sup> The majority of these savings were attributed to a reduction in the need for oral surgeries.<sup>37</sup>

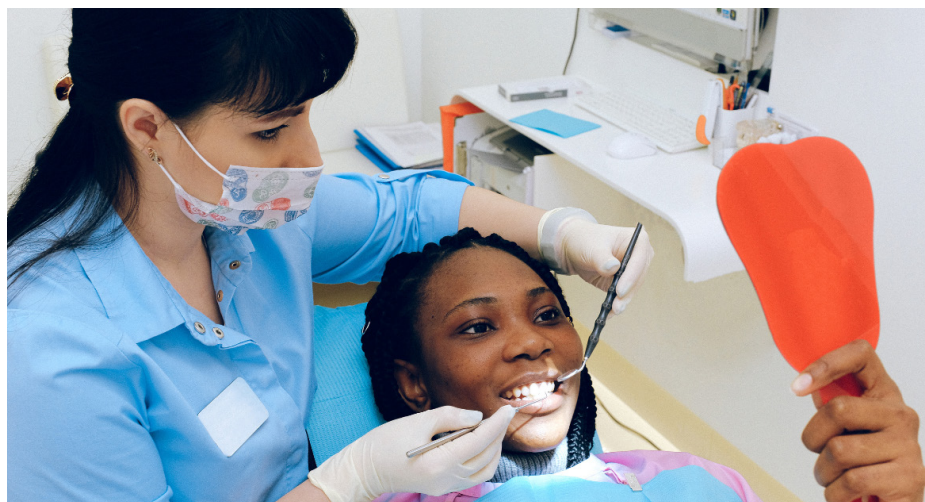


Oral health is intricately connected to overall health, with poor oral hygiene contributing to the development and exacerbation of chronic conditions such as diabetes and cardiovascular disease. Implementing preventive dental care can mitigate these risks and lead to substantial healthcare savings. A study published in *Frontiers in Dental Medicine* demonstrated that preventive dental care (PDC) is associated with improved health outcomes and lower average healthcare costs among individuals with diabetes. Specifically, individuals who received at least one PDC visit without requiring an extraction or endodontic treatment had an average reduction of \$823 per year in inpatient admission costs compared to those who did not access dental care.<sup>38</sup> The findings suggest that regular dental visits can play a pivotal role in managing diabetes-related complications, thereby reducing medical expenses.<sup>39</sup>



As previously mentioned, employers should have an interest in the oral health of their employees, as it directly impacts productivity, healthcare costs, and overall workplace well-being. By recognizing the correlation between oral health and general health outcomes, employers are incentivized to invest in dental insurance. Integrating dental insurance can enhance proactive health management among employees. This approach facilitates early detection of potential health problems, leading to timely interventions and reduced long-term costs. Employers who offer extensive dental benefits not only support the well-being of their workforce but also benefit from a healthier, more productive work environment.

Several pilot programs have illustrated the financial advantages of integrating dental benefits. For instance, HealthPartners reported that organizations integrating medical and dental benefits realized average savings of 3.8% compared to those maintaining separate plans.<sup>40</sup> For employee groups of approximately 9,000 members, this integration resulted in annual savings exceeding \$1 million.<sup>41</sup> Similarly, a report by the Delta Dental Institute highlighted that medical-dental integration models, such as accountable care organizations (ACOs) and federally qualified health centers (FQHCs), promote overall health improvements and cost reductions.<sup>42</sup> These models utilize payment structures that incentivize comprehensive care, benefiting patients, providers, and payers alike. The integration of dental services within ACOs and FQHCs has demonstrated potential for significant cost reductions. By providing preventive dental care and early interventions, these models help prevent the progression of oral diseases that can lead to costly emergency department visits and complex medical treatments.<sup>43</sup> Addressing oral health proactively can improve the management of chronic diseases, leading to decreased hospital admissions and healthcare utilization.





## CONCLUSION

The growing recognition of dental benefits as a critical component of overall healthcare has led to increased employer and public adoption of dental insurance offerings. Providing dental benefits improves access to preventive care and reduces long-term healthcare costs. In addition, bundling medical and dental insurance has emerged as a strategic approach among some employers and insurers. Similar to how Medicare Advantage plans integrate coverage, this approach offers the potential for improved coordination between providers and cost savings. As more organizations recognize the economic and health benefits of integrated coverage, this trend is expected to continue.

A key driver of these changes is the increasing evidence that regular utilization of dental insurance leads to improved health outcomes and reduced medical costs. Preventive dental care plays a critical role in reducing the incidence of costly emergency treatments and chronic disease complications. Preventive care not only reduces the need for expensive procedures but also alleviates the financial strain on healthcare systems by addressing issues before they escalate. Employers and insurers that emphasize the value of preventive dental services might help drive down long-term costs and overall premiums.

Moving forward, efforts to enhance access to dental care, encourage preventive service utilization, and integrate dental and medical insurance will not only address broader challenges of healthcare affordability but also create significant opportunities for suppliers of dental equipment that prioritize a positive patient experience. As regular dental utilization rises, companies that produce advanced imaging systems, dental chairs, high-performance drills, and other critical tools stand to benefit from this volume driven demand. These suppliers will be motivated to drive innovation and cost efficiencies in their products to increase market share, potentially helping to lower the barriers to quality dental care by increasing practice productivity.



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