

Dental Insurance Is Out of Reach for Many



State of Oral Health Equity in America 2021



A nationally representative survey conducted by CareQuest Institute for Oral Health reveals that affordable dental care is out of reach for millions of Americans each year, with profound consequences for their overall health. Americans recognize the importance of dental insurance, with broad agreement that public insurance plans should include dental care for people of all ages.

Many Americans Do Not Have Dental Insurance

An estimated **76.5 million** adults, or **30%**, do not currently have dental insurance.



Approximately 6 million of those without dental insurance reported recently losing their dental insurance **due to COVID-19 benefit changes or job losses**.

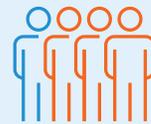


3x more adults **lack dental insurance** than health insurance (25 million or 10% of respondents lack health insurance).

Of those without health insurance, **5.3 million** reported **losing their health insurance due to COVID-19**.



60% of those **making less than \$30,000 per year** currently have dental insurance, compared to **80%** of those making more than \$100,000 per year.



Due to COVID-19, compared to white respondents, **Asian respondents were 3x more likely** to lose dental insurance.



Black respondents were 2x more likely to lose dental insurance.

Asian respondents were 1.75 times more likely to lose health insurance, while **Black respondents were less likely** than white respondents to lose health insurance.

Oral Health Care Should Be Part of Public Insurance



Nearly **2/3** of American adults **strongly agree that comprehensive oral health care for adults should be covered by Medicaid (65%) and by Medicare (66%)**.



People of color, particularly Black respondents and Hispanic respondents, are more likely to **strongly agree with coverage in Medicaid and Medicare (74% of Black respondents and 71% of Hispanic respondents)**.

Those with **lower incomes** and those **without dental insurance** are also more likely to **strongly agree that Medicare should cover dental care**.

Expand and Protect Adult Dental Benefits in Medicaid and Medicare



CareQuest Institute for Oral Health believes that all adults need and [deserve access to oral health care](#). Yet it is out of reach for millions of Americans due to high costs, lack of insurance coverage, and insufficient provider availability.

[Longstanding evidence](#) shows that poor oral health negatively impacts physical, mental, and economic well-being. It also strains the health care system and economy.

Policy change is needed to address both the weaknesses in our nation's health care system and the underlying structures that perpetuate inequities. Expanding access to dental coverage under Medicare and Medicaid programs is one such important policy change.

Advocates at the state level have been working tirelessly to expand adult dental benefits. Nearly all states (47) and the District of Columbia offer some dental benefit to their adult Medicaid population. And 21 states offer an extensive benefit. At the federal level, movement continues to include a dental benefit within the Medicare program for all beneficiaries.

CareQuest Institute supports these important activities by providing [resources](#), [educational materials](#), and [grants](#) to include community voices in decision-making and to support state and federal efforts to expand adult dental benefits.

Future-Proofing for Equity — CareQuest Institute's Approach

1

Learn from current crisis to build an equitable health system for All, inclusive of oral health.

Increase access to, and quality of, care throughout the lifespan by intentionally seeking out and including community perspectives in program and policy design.

2

Pay for prevention and disease management.

Oral health education, care coordination, and minimally invasive care will evolve over surgical payment models in oral health by increasing adoption of value-based care and dental-medical integration.

3

Dismantle and address structural racism in oral health.

Promote whole-person and community-level approaches to health transformation to meet and close the gaps in access, care and outcomes.

4

Expand and protect Medicaid adult dental benefits to address income-related disparities and health outcome.

Provide comprehensive dental benefits for all adults, including seniors through Medicare. Reduce out-of-pocket burden on those who can least afford it.

Methodology:

State of Oral Health Equity in America 2021 is a nationally representative survey of consumer and patient attitudes, experiences, and behaviors related to oral health. It was designed by CareQuest Institute for Oral Health. The survey was administered in January and February 2021 to adults 18 and older by NORC at the University of Chicago on the AmeriSpeak panel. AmeriSpeak is a probability-based panel designed to be representative of the US household population. Randomly selected US households were sampled using area probability and address-based sampling, with a known, non-zero probability of selection from NORC National Sample Frame. Sampled households were contacted by US mail, telephone, and field interviewers. A sampling unit of 16,986 was used with a final sample size of 5,320, with a final weighted cumulative response rate of 5.2%. All data presented account for appropriate sample weights. The margin of error for the survey is 1.86%.

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