CareQuest
Institute for Oral Health®

Out of Pocket

A Snapshot of Adults' Dental and Medical Care Coverage

State of Oral Health Equity in America 2024

According to the 2024 State of Oral Health Equity in America (SOHEA) survey, 27% of adults in the United States (US) do not have dental insurance.

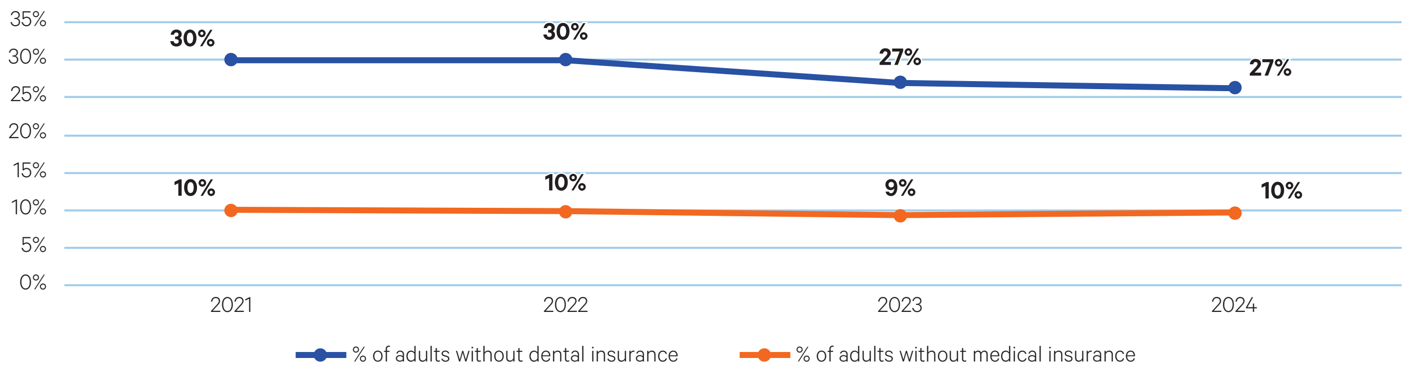
This represents approximately 72 million adults who lack coverage for oral health care. In comparison, approximately 9.5% of US adults — or 26 million adults — lack health insurance. In other words, nearly three times as many adults have health insurance as dental insurance, a ratio that has remained consistent over the past four years.

Oral health is inextricably linked to overall health: poor oral health is linked to such systemic medical conditions as diabetes, cardiovascular disease, and dementia. Lacking dental insurance puts adults at risk for delayed oral health care and poor oral health outcomes. Given the substantial links between oral health and systemic health, lack of dental insurance can increase the risk of adverse systemic health conditions, even for those who are medically insured.

The SOHEA survey is the largest nationally representative survey focused exclusively on adults' knowledge, attitudes, experiences, and behaviors related to oral health. The 2024 results, collected between March and May 2024, show that changes in dental coverage are associated with sociodemographic factors such as age, income, and education. Furthermore, substantial differences emerged regarding the type of dental coverage adults report based on their type of health insurance coverage.

Lacking dental insurance puts adults at risk for delayed oral health care and poor oral health outcomes.

Yearly Trends in Lack of Dental vs. Health Insurance, 2021–24

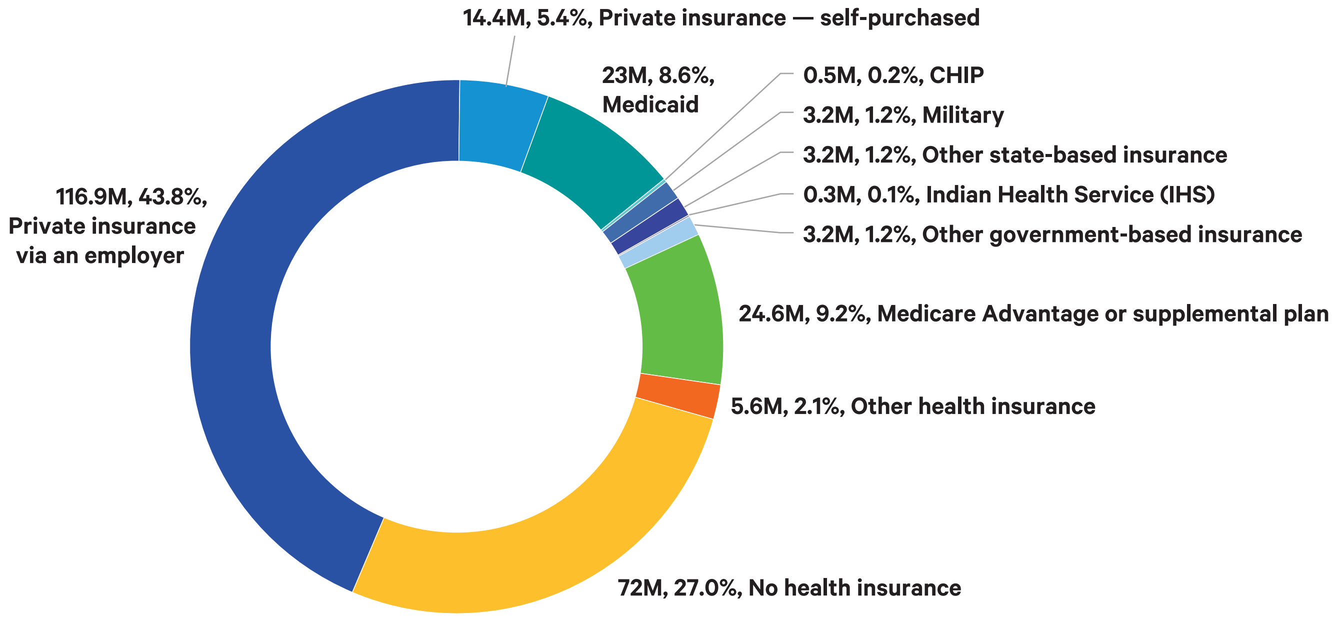


Types of Dental and Medical Insurance Reported by US Adults

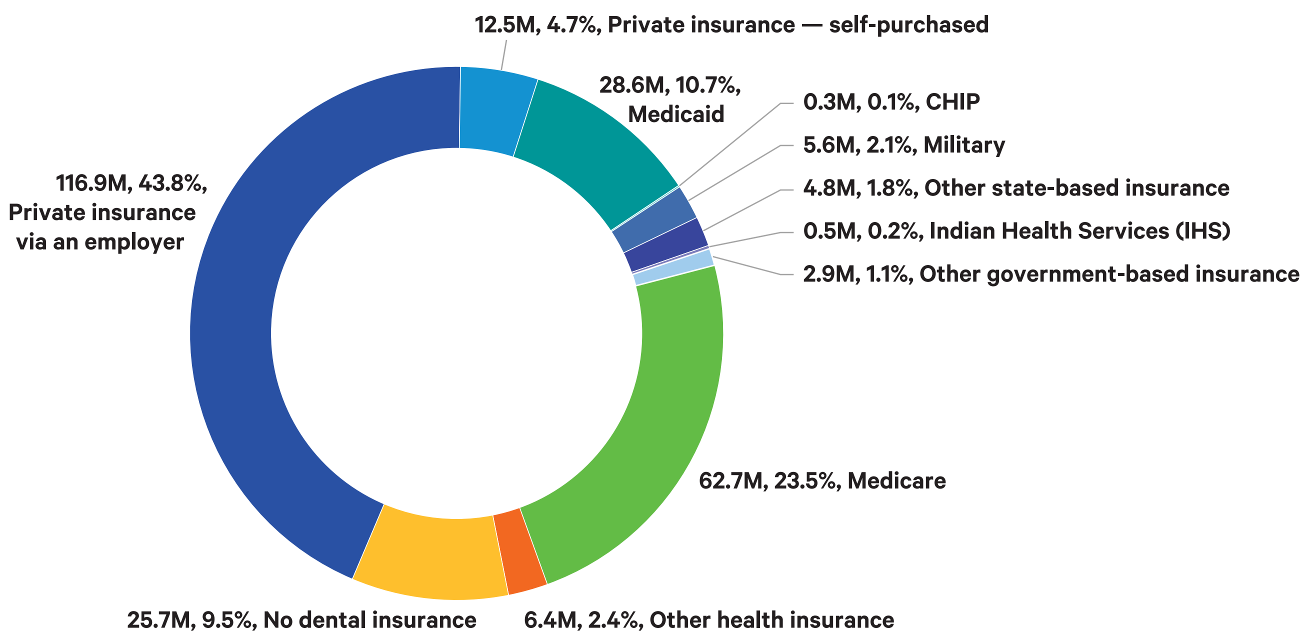
According to the 2024 SOHEA survey, approximately 73% of adults, or 196 million adults, have dental insurance. An estimated 131.3 million adults (49.2%) have private dental insurance, including 116.9 million (43.8%) who access it through an employer and 14.4 million (5.4%) who access it through a self-purchased plan. Approximately 24.6 million adults (9.2%) get their dental insurance through Medicare Advantage or a similar supplemental plan, while about 23 million (8.6%) receive their dental insurance through Medicaid.

In the same survey, approximately 90.4% of adults, or 240.3 million, report having health insurance. An estimated 129.4 million adults (48.5%) have private health insurance, including 116.9 million (43.8%) who access it through an employer and 12.5 million (4.7%) who access it through a self-purchased plan. Approximately 62.7 million adults (23.5%) have health insurance through Medicare, while about 28.6 million (10.7%) receive health insurance through Medicaid.

Type of *Dental* Insurance Reported by US Adults



Type of *Health* Insurance Reported by US Adults

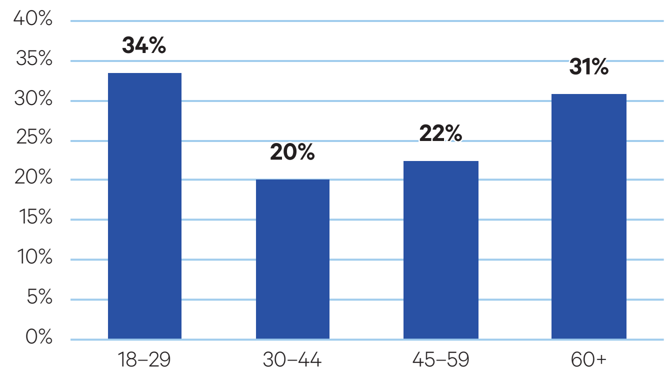


Dental Insurance by Sociodemographic Variables

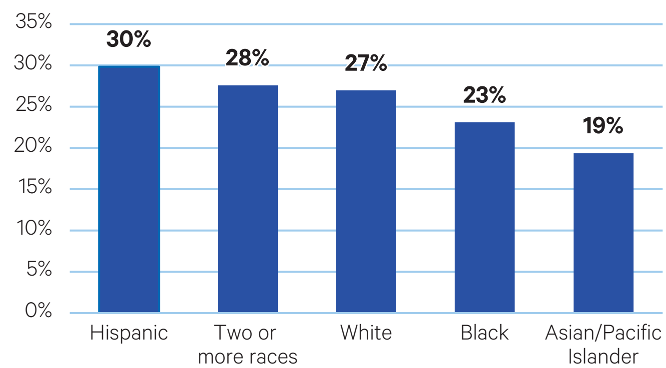
As in the findings from the 2023 SOHEA survey, adults in the youngest (18–29 years old) and oldest (60+ years old) age groups report not having dental insurance in greater numbers than adults in the middle age groups (30–59 years old). The percentage of adults without dental insurance decreases with increasing levels of education and income. Adults with less than a high school education report not having dental insurance at a higher rate (40%) than adults with a high school education or equivalent (31%), some college (28%), a bachelor's degree (19%), or a postgraduate/professional degree (18%). Similarly, 38% of adults living in households earning less than $30,000 per year lack dental insurance, followed by 32% of adults earning $30,000 to $60,000, 21% of adults earning $60,000 to $100,000, and 17% of adults with an annual household income of $100,000 or more.

There is no significant difference in the percentage of adults without dental insurance by gender: 27% of adults identifying as male report lacking dental insurance, compared to 26% of adults identifying as female. By race and ethnicity, adults identifying as Hispanic represent the highest percentage of those without dental insurance (30%), while those identifying as Asian/Pacific Islander represent the lowest percentage (19%).

Lack of Dental Insurance by Age



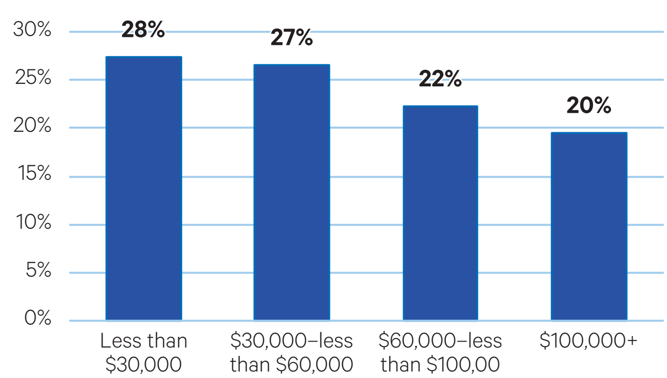
Lack of Dental Insurance by Race/Ethnicity



Gained Dental Insurance in the Last Year (of those who currently have dental insurance)

For the first time in 2024, the SOHEA survey asked adults whether they had obtained dental insurance within the prior year (either by changing from a previous insurance plan to a new plan or by enrolling in an insurance plan after being uninsured). Among all adults who currently have dental insurance, 24%, or approximately 46.5 million adults, reported gaining dental coverage in the past year. Younger adults (aged 18–29 years) reported obtaining dental insurance (30%) in larger percentages than adults aged 30–44 (27%), 45–59 (24%), and 60 or above (18%). The percentage of adults obtaining dental insurance decreased with higher levels of education, with adults earning less than a high school education obtaining dental insurance in a larger percentage (30%) than adults with a high school education or equivalent (25%), some college (25%), a bachelor's degree (22%), or a postgraduate/professional degree (20%). Income levels show a similar pattern. While 28% of adults earning $30,000 or less per year reported gaining dental insurance in the prior year, only 20% of those earning $100,000 or more did so.

Adding Dental Insurance in Last Year by Income



There is no significant difference in obtaining dental insurance by gender with 23% of males and 24% of females reporting that they obtained dental insurance in the past year. By race and ethnicity, adults identifying as Black report adding dental insurance in the past year at the highest rate (35%), followed by Hispanic adults (32%), Asian/Pacific Islander adults (32%), individuals identifying as two or more races (23%), and white adults (19%).

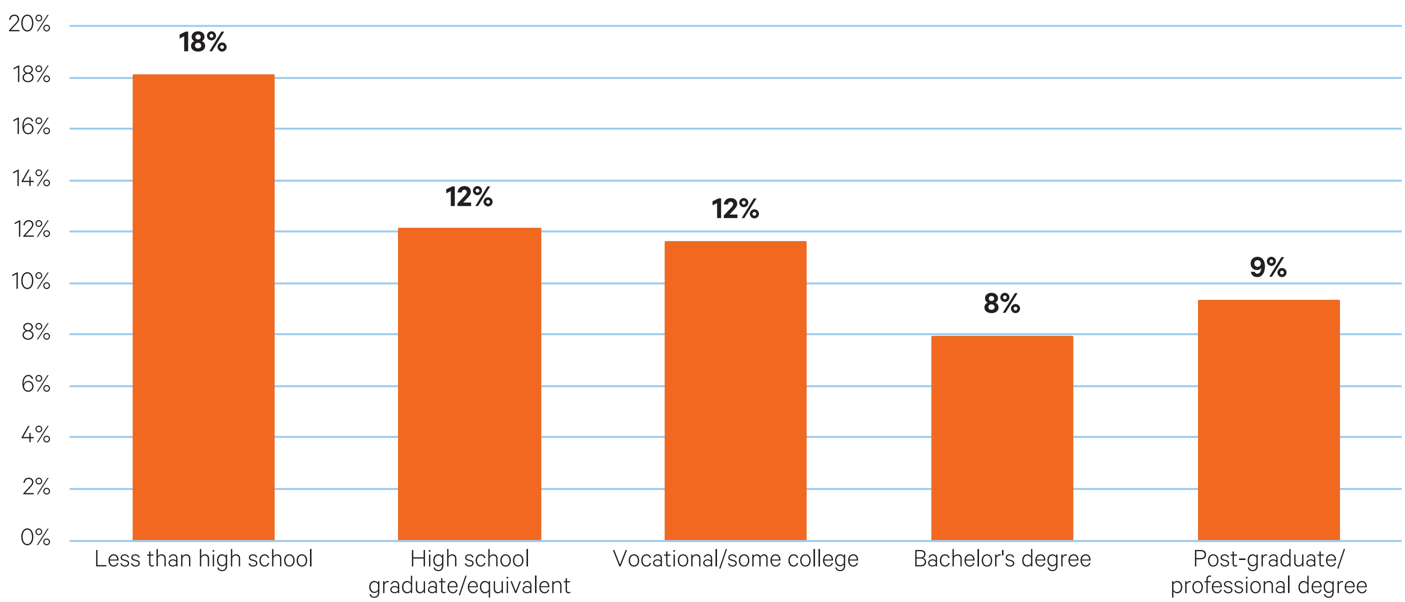
Lost Dental Insurance in the Last Year (of those who currently do not have dental insurance)

Adults who currently do not have dental insurance were asked when they last had coverage. Those who reported having dental insurance within the last year were considered to have lost coverage in the prior year. Among all adults currently without dental insurance, 12%, or about 8.3 million, reported losing their dental insurance in the prior year. Younger adults (aged 18–29 years) reported losing dental insurance at higher rates (22%) than adults aged 30–44 (13%), 45–59 (10%), and 60 or older (7%). Loss of dental insurance is also more common among adults with less than a high school education (18%), compared to those with a postgraduate/professional degree (9%).

There are no significant differences by gender or income in the frequency of losing dental insurance. By race and ethnicity, higher percentages of adults who lost dental insurance in the past year identify as Asian/Pacific Islander, Black, or two more races (each at 19%), followed by Hispanic adults (18%) and white adults (8%).

Among all adults currently without dental insurance, 12%, or about 8.3 million, reported losing their dental insurance in the prior year.

Lost Dental Insurance in Last Year by Education

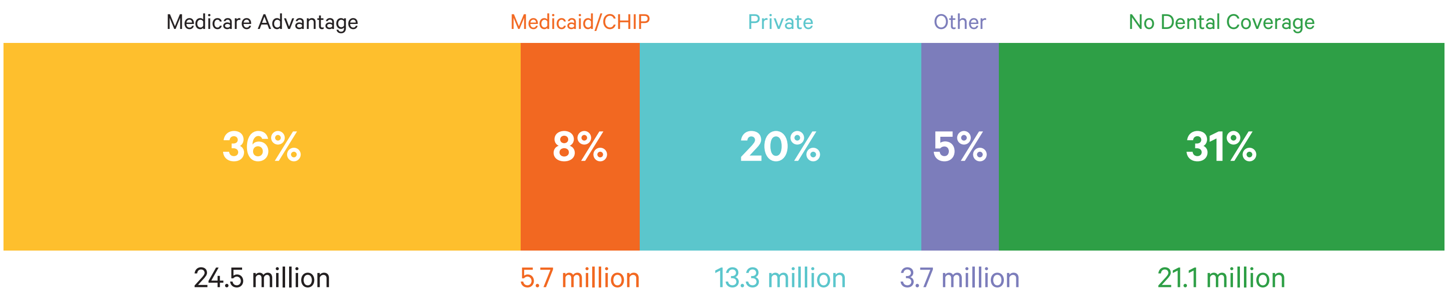


Estimated Rates of Dental Coverage by Health Insurance Type

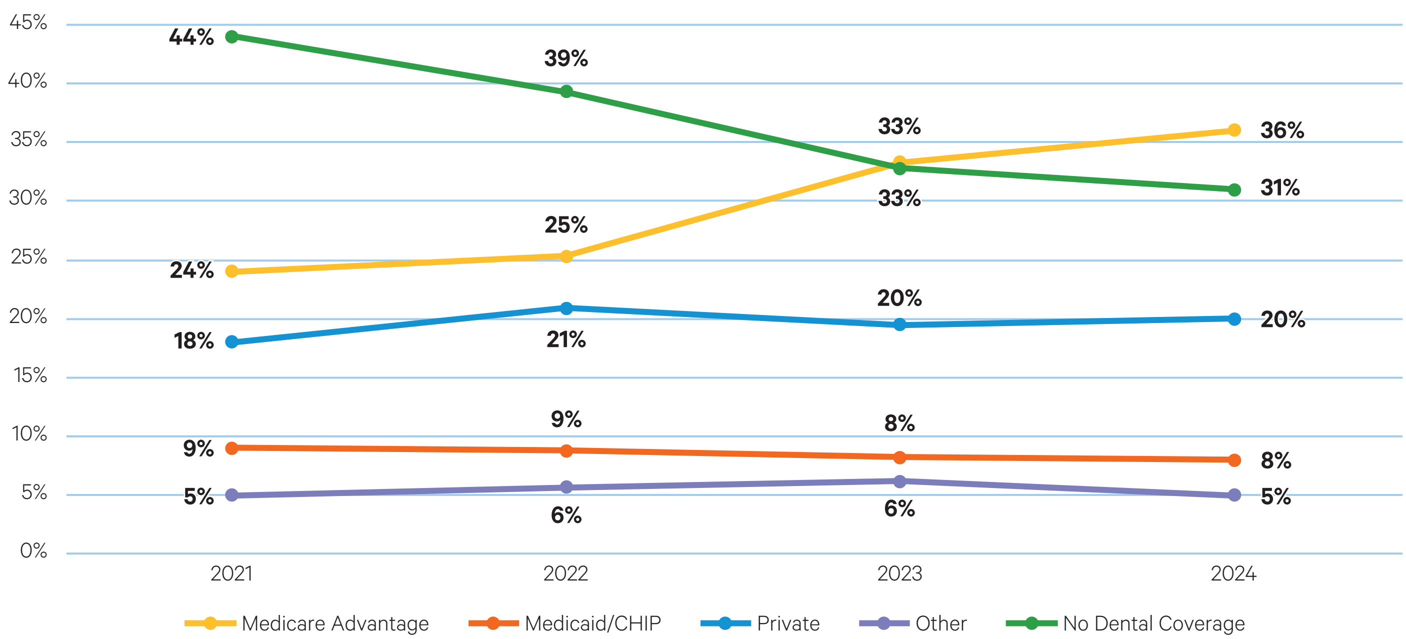
Findings from the 2024 SOHEA survey show that approximately one third of Medicare (31%) and Medicaid (33%) recipients do not have dental insurance. Additionally, more than four out of five adults without health insurance (83%) also lack dental coverage. The charts below indicate estimated dental coverage rates in 2024, as well as trends from 2021 to 2024, by type of health insurance.

Medicare

Dental Insurance Type Held by Adults with *Medicare* Health Insurance, 2024



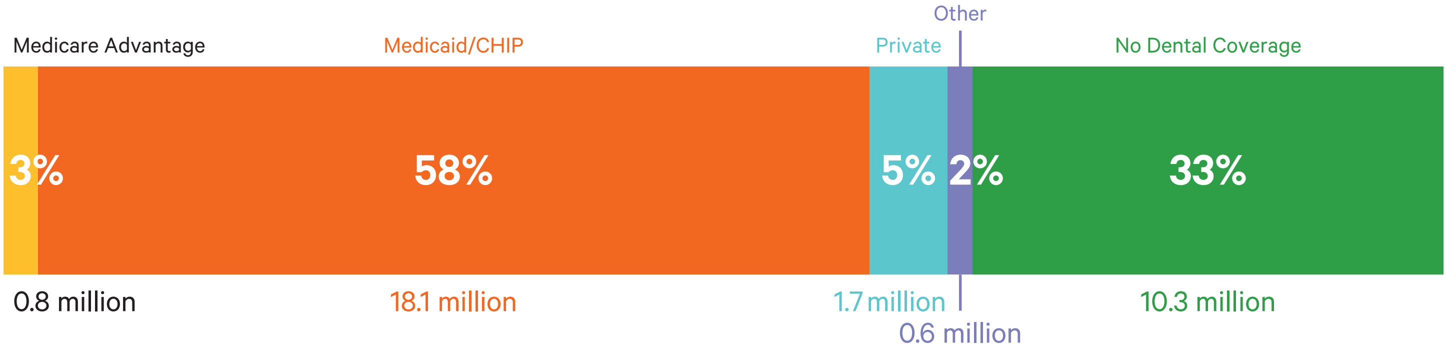
Trends: Dental Insurance Type Held by Adults with *Medicare* Health Insurance, 2021–24



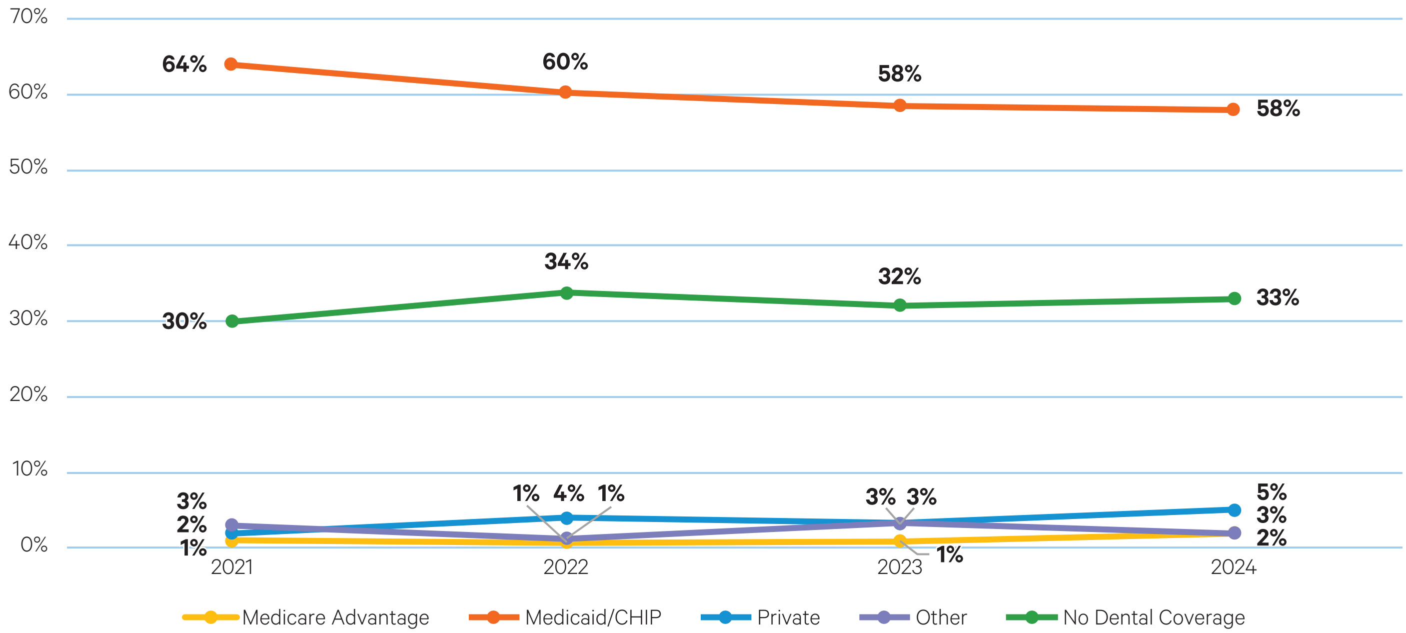
Key Insights: Among adults with Medicare health insurance, approximately one third have dental coverage through a Medicare Advantage plan, while another third does not have any dental insurance. About one in five have private dental insurance. From 2021 to 2024, the percentage of adults with Medicare medical coverage **and** dental coverage through a Medicare Advantage plan increased from 24% to 36%. During the same period, the percentage of Medicare recipients **without any** dental insurance has decreased from 44% to 31%.

Medicaid

Dental Insurance Held by Adults with *Medicaid* Health Insurance



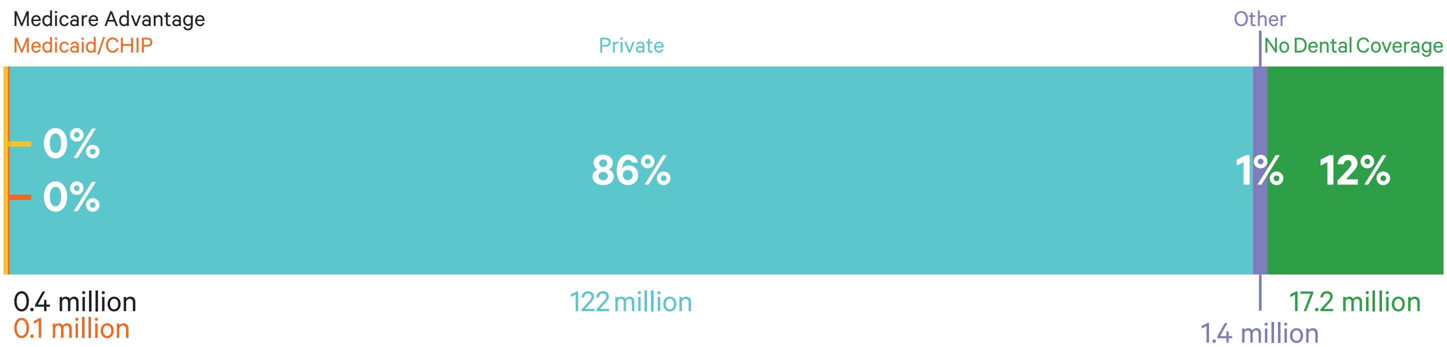
Trends: Dental Insurance Held by Adults with *Medicaid* Health Insurance, 2024



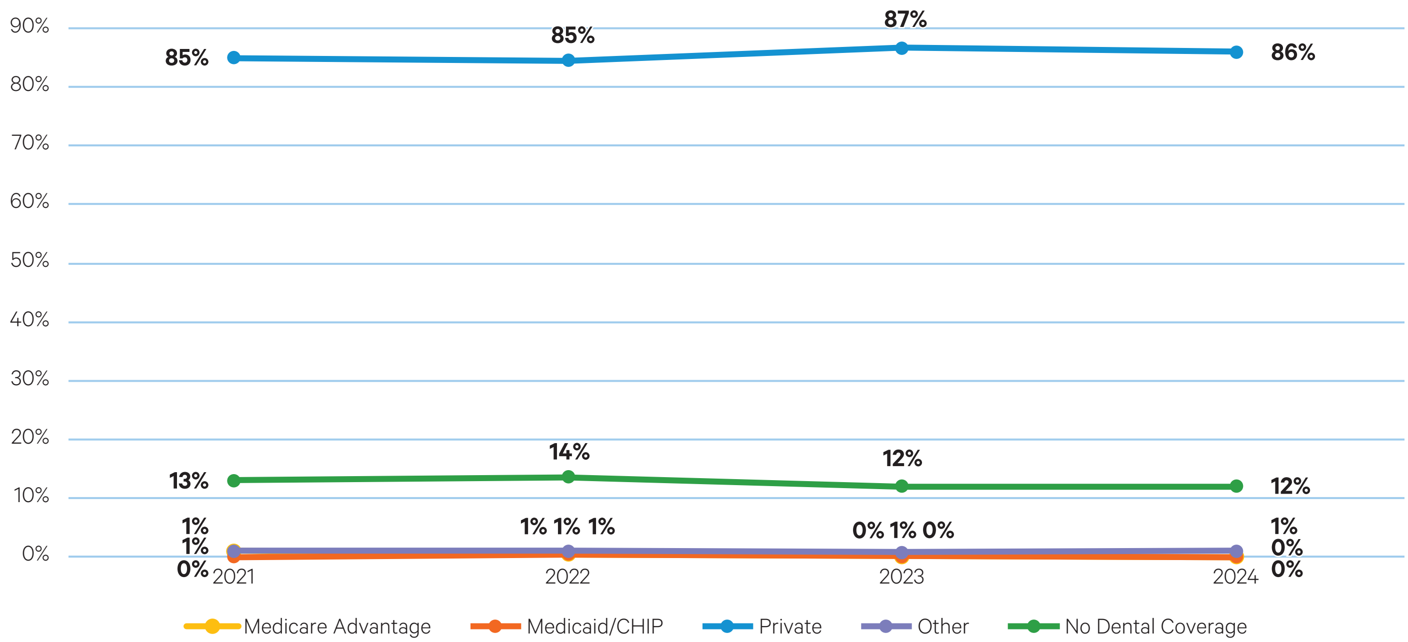
Key Insights: Among adults with Medicaid health insurance, more than half (58%) have dental coverage through Medicaid, while another third (33%) do not have dental insurance. About 5% of Medicaid recipients have private dental insurance. From 2021 to 2024, the percentage of adults with Medicaid medical coverage **and** dental coverage through Medicaid decreased from 64% to 58%. During the same period, the percentage of Medicaid recipients **without any** dental insurance increased slightly, from 30% to 33%.

Private Insurance

Dental Insurance Held by Adults with *Private* Health Insurance, 2024



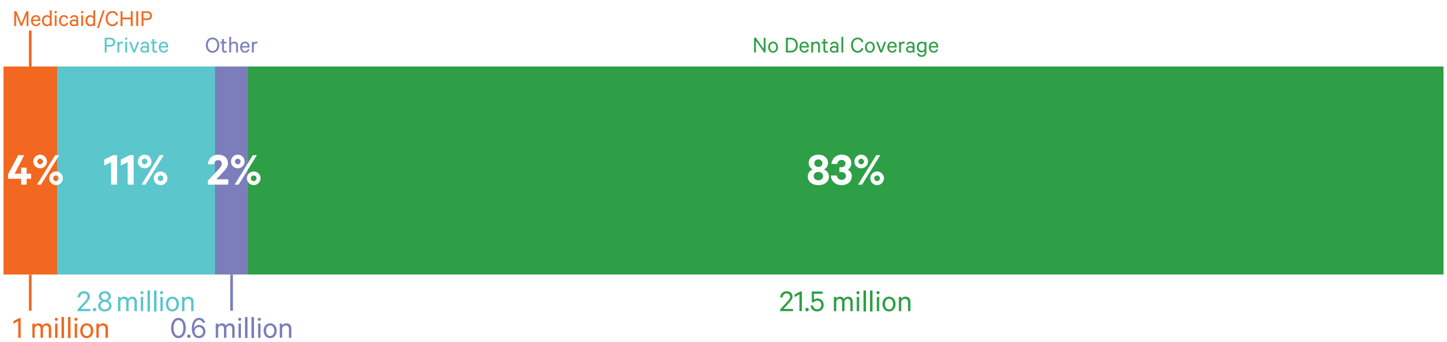
Trends: Dental Insurance Type Held by Adults with *Private* Health insurance, 2021–2024



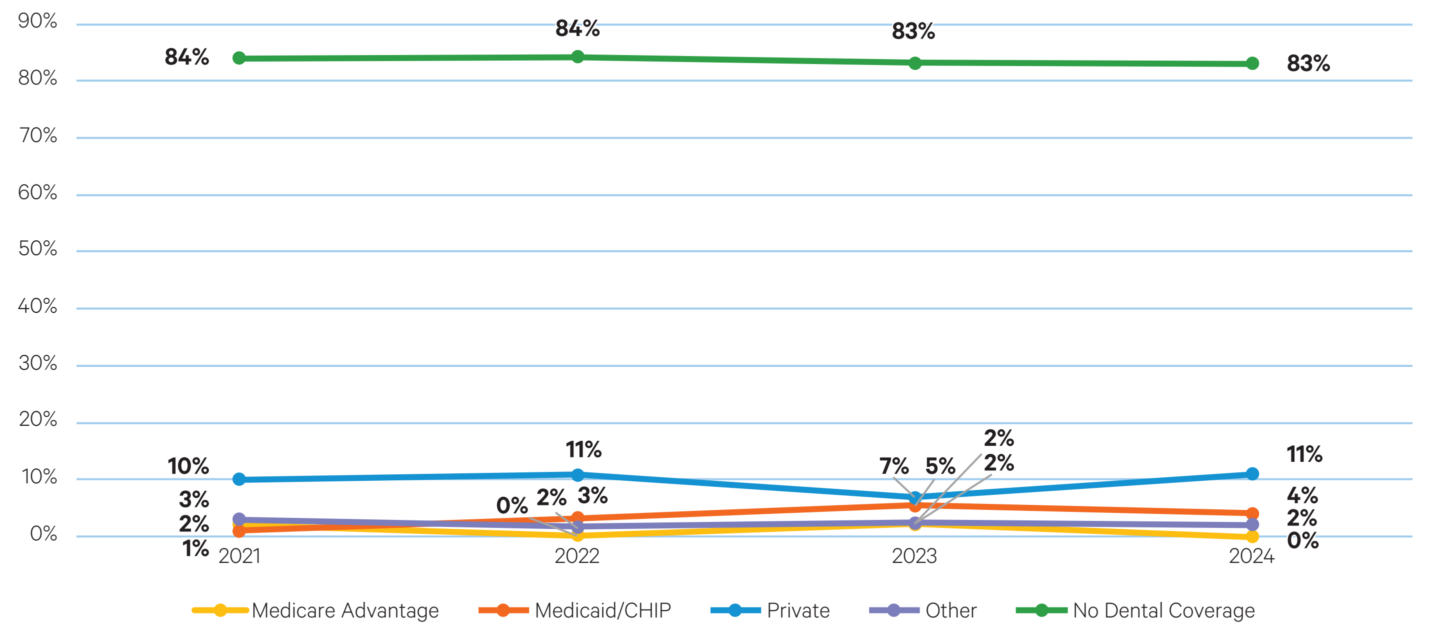
Key Insights: Among adults with private health insurance, 86% have private dental coverage, while 12% do not have dental insurance. The percentage of adults with private health insurance and private dental insurance has remained consistent from 2021 (85%) to 2024 (86%). The percentage of those with private health insurance **who lack dental insurance** has also remained consistent from 2021 (13%) to 2024 (12%).

Uninsured

Dental Insurance Held by Adults *Without* Health Insurance, 2024



Dental Insurance Type Held by Adults *Without* Health Insurance, 2021–2024



Key Insights: Among adults without health insurance, 83% do not have dental coverage, while 11% have dental coverage through a private insurance plan. The percentage of adults without health insurance and without dental insurance has remained consistent from 2021 (84%) to 2024 (83%). The percentage of those without health insurance who have dental insurance through a private plan has stayed relatively consistent from 2021 (10%) to 2024 (11%), with a brief decrease to 7% in 2023.

Conclusions

Results from the 2024 SOHEA survey demonstrate that:

- Approximately 27% of adults in the US, or 72 million adults, reported not having dental insurance during the 2024 survey period (March–May).
- Individuals with less education and lower incomes reported lacking dental insurance in greater percentages than those with higher levels of education and income.
- Among adults who currently have dental insurance, 24%, or approximately 46.5 million adults, reported obtaining dental insurance in the past year.
- Among adults currently without dental insurance, 12%, or about 8.3 million adults, reported losing their dental insurance in the prior year.
- Adults identifying as Black or Hispanic reported gaining dental insurance in the past year at higher rates than other groups.
- Approximately one third of Medicare (31%) and Medicaid (33%) recipients do not have dental insurance, and more than four out of five adults (83%) without health insurance also lack dental insurance.
- Adults without health insurance, as well as those with Medicaid or Medicare coverage, are more likely to lack dental insurance compared to those with private health insurance. Conversely, adults with any type of health insurance are more likely to report having dental insurance than those without health insurance.

Poor oral health is linked with poorer overall health. Delayed dental care can contribute to adverse oral health conditions such as untreated dental decay, periodontal disease, and tooth loss. Improving access to oral health care for adults, then, has the potential to positively affect both oral health and chronic disease outcomes and save the US health care system up to $100 million per year by screening for chronic health conditions in the dental setting. Despite overwhelming evidence that oral health is critical to overall health, dental care remains siloed from the broader health system, with large coverage gaps persisting in public and private insurance programs. These data highlight key policy issues that contribute to gaps in dental insurance:

- **Medicare Dental Coverage:** While many Medicare Advantage plans include limited dental coverage for enrollees, traditional Medicare doesn't cover dental services, leaving nearly one third of Medicare enrollees beneficiaries uncovered. Comprehensive dental coverage in Medicare is needed to address this gap.
- **Medicaid Adult Dental Coverage:** Medicaid dental coverage for adults varies by state, leaving about a third of enrolled adults without dental coverage. Comprehensive Medicaid adult dental coverage is needed in every state to address this gap.
- **Marketplace Dental Coverage:** It is up to each state whether dental services for adults are considered "essential health benefits" in Affordable Care Act (ACA) Marketplace plans, and few states have considered taking up this option. Adults who buy their health insurance through the marketplace cannot apply their financial subsidies to their dental coverage, and many purchase health insurance only.

Methodology:

The State of Oral Health Equity in America survey is a nationally representative survey of adults' attitudes, experiences, and behaviors related to oral health. The study was designed by CareQuest Institute for Oral Health. Results were collected by NORC at the University of Chicago in January–February 2021, January–February 2022, January–February 2023, and March–May 2024 from adults 18 and older on the AmeriSpeak panel. Unless otherwise noted, data presented in this report were collected in the 2024 round. AmeriSpeak is a probability-based panel designed to be representative of the United States's (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 the NORC National Sample Frame. Sampled households were contacted by US mail, telephone, and field interviewers. An additional general population sample was selected on a state-level basis to increase the number of complete interviews for individual state oversamples. In 2024, a sampling unit of 22,448 was used, with a final sample size of 9,307 and a final weighted cumulative response rate of 7.3%. All data presented account for appropriate sample weights. The margin of error for the survey is 1.44%. All results presented are statistically significant at the $p < 0.05$ level unless otherwise noted.

Chi-square analyses were conducted to test statistical significance between groups on the variables of interest; all bar graphs presented represent statistical significance as a group of variables at a minimum level of $p < 0.05$. As this survey was administered after the expiration of the COVID-19 public health emergency (PHE) declaration in May 2023, these results do reflect any loss of dental benefits through Medicaid or other sources due to the PHE expiration. While the cross-sectional nature of these data does not allow for causal conclusions to be drawn, future research should focus on examining underlying factors (e.g., insurance coverage, demographic factors, and other socioeconomic factors) that may help further explain these findings.

Suggested Citation:

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