

RESEARCH BRIEF

Loss of Insurance Leads to Hard Decisions for Many Patients

Survey of dental providers amplifies earlier findings that suggest a pandemic-related spike in oral diseases

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Authors

Matt Jacob, BA

Scientific Writer and Communication Consultant
CareQuest Institute for Oral Health

Madhuli Samtani-Thakkar, BDS, MPH

Biostatistician, Analytics and Evaluation
CareQuest Institute for Oral Health

Julie Frantsve-Hawley, PhD, CAE

Director, Analytics and Evaluation
CareQuest Institute for Oral Health

Eric P. Tranby, PhD

Data and Impact Manager, Analytics and Evaluation
CareQuest Institute for Oral Health

Acknowledgments:

Mary Bayham, MPH

Health Improvement Manager
CareQuest Institute for Oral Health

Kristin Miller

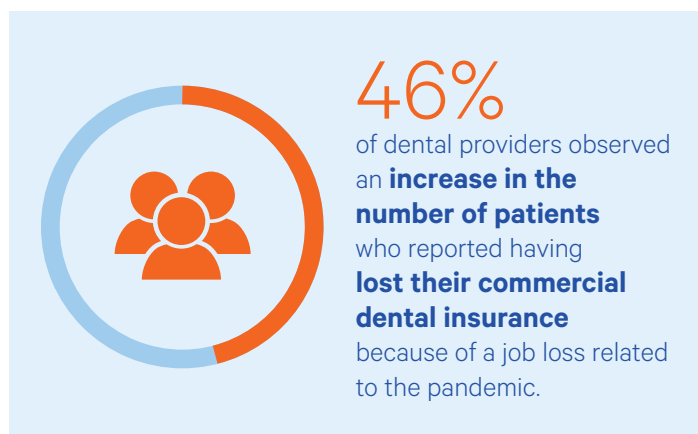
Director, Customer Insights
DentaQuest



A new national survey of dental providers participating in Medicaid dental plans offers more evidence that the pandemic is contributing to a coming surge in oral disease.

These findings echo the takeaways from a [2021 survey of U.S. consumers](#), raising concern that both the dental and medical care system could face a rising stream of patients with more acute oral health or systemic health needs.

In the new survey, nearly half of dental providers (46%) said they observed an increase in the number of patients who reported having lost their commercial dental insurance because of a job loss related to the pandemic.



Providers who observed this increase in the loss of coverage said that patients lacking insurance had taken a variety of actions:

- 73% of providers said these patients had cancelled a dental appointment.
- 62% said these patients had postponed an appointment.
- 41% said these patients had asked about alternative treatment plans.
- 35% said these patients kept their appointments and asked about private pay or other options for financing the cost of care

About [6 million U.S. adults](#) have lost their dental insurance because of a job loss or benefits change due to the pandemic. Among this population, 65% reported having an oral symptom that often stems from a disease affecting teeth, gums, or other oral tissues. In addition, 28 million adults delayed getting dental care because of one or more concerns, including the cost of care, lack of insurance, or concerns about COVID-19 exposure.

The new provider survey offers findings that are consistent with those from [earlier surveys of providers](#). Altogether, these data suggest that dental providers will steadily see patients with more severe oral health conditions. Hospital emergency departments (EDs) also could feel the impact because adults who lack dental coverage often delay care until pain prompts them to visit EDs. Research shows that uninsured or underinsured adults are [more likely to visit EDs](#). Treatment provided in EDs is expensive and [typically fails to address the root cause of oral diseases](#).

For years, persistent barriers have left millions of Americans without regular access to dental care. COVID-19 has worsened this situation by severing coverage from 6 million adults and prompting millions of others to delay dental visits. Policy changes are needed to address these persistent barriers; without systemic change, our dental care system remains vulnerable to similar future crises that could create spikes in the prevalence and severity of oral disease.

Methodology

The CareQuest Institute for Oral Health assembled a research panel of DentaQuest-enrolled providers to conduct a series of quarterly surveys to further examine the trends, patterns, and impact of the COVID-19 pandemic in dentistry. The request to join the research panel was sent to 22,075 providers. Of these, 575 providers agreed to participate in the panel and were eligible for participation, for a participation rate of 2.5%. Eligibility was assessed by age (18+) and having a high degree of familiarity with their dental office's patient volume, staffing, dental insurance carriers, treatment protocols, and the office's pre-and post-COVID finances. The research panel is substantially similar to the population as a whole in terms of geographic distribution, specialty, and gender.

The results in this report come from the first quarterly survey, which was fielded from March 9 to April 2. Up to four reminders were sent to prompt completion. A total of 377 dental providers partially or fully completed the survey, for a response rate of 63% of the research panel.



6 million

American adults
lost their dental insurance due to the COVID-19 pandemic



65%

of American adults who lost dental insurance coverage due to COVID-19
have symptoms linked to oral disease



28 million

American adults
delayed getting dental care due to

- **Cost of care**
- **Lack of insurance**
- **Concerns about COVID-19 exposure**

CareQuest Institute for Oral Health

CareQuest Institute for Oral Health is a national nonprofit championing a more equitable future where every person can reach their full potential through excellent health. We do this through our work in grantmaking, research, health improvement programs, policy and advocacy and education as well as our leadership in dental benefits, care delivery and innovation advancements. We collaborate with thought leaders, health care providers, patients and local, state and federal stakeholders, to accelerate oral health care transformation and create a system designed for everyone. To learn more, visit carequest.org.

This report and others are available at carequest.org.