



# The Need for Medicare Dental Coverage

Millions of people who rely on Medicare for their health care struggle to access and afford dental care, leaving them vulnerable to serious health complications. Despite the essential role of oral health in overall well-being, Medicare does not provide comprehensive dental coverage, leading to untreated conditions, higher health care costs, and worsening health outcomes, particularly in rural and underserved communities.

## The Health Risks and Economic Consequences of Medicare's Limited Dental Coverage

Traditional Medicare only covers dental services in limited circumstances, such as certain dental procedures that are directly connected to certain medical treatments.<sup>1</sup> While people who have Medicare Advantage may get some dental coverage, these benefits can vary widely from plan to plan, and they may come with limited provider networks. This leaves one in three older adults without any dental coverage, forcing them to pay out-of-pocket or go without necessary care.<sup>2</sup>

**Older Adults at Risk:** One in five adults aged 65+ has untreated tooth decay, and 68% have gum disease.<sup>3</sup>

**Cost as a Barrier:** Nearly half of Medicare enrollees have not visited a dentist in the past year due to financial constraints.<sup>4</sup>

**Health Consequences:** Poor oral health is linked to chronic conditions like diabetes and heart disease, increasing overall health care costs.<sup>5</sup>

**Economic Burden:** Medicare could save up to \$14.5 billion annually for patients with diabetes and up to \$27.8 billion for those with heart disease if periodontal care were covered.<sup>6</sup>

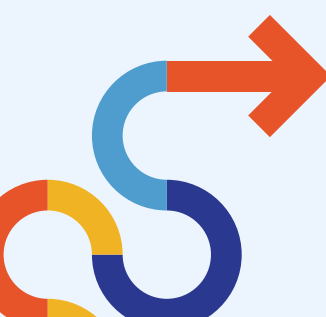
**Health Care Gaps:** Older adults and people with disabilities, particularly those with lower incomes and those in rural areas, encounter significant barriers to accessing essential dental services.

## Strengthening Medicare to Include Dental Coverage

All Medicare enrollees should have comprehensive oral health coverage incorporated into their existing Medicare benefits, ensuring that essential dental care is available and affordable.

Investing in dental care could **lower overall health care expenses** by **reducing avoidable emergency visits** and chronic disease complications.

More than **9 in 10 voters** nationwide (92%) **support adding a dental benefit** to Medicare<sup>7</sup>



By addressing the lack of comprehensive dental coverage in Medicare, policymakers can improve millions of lives while reducing long-term health care spending.

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