

STAT PULSE CHECK

Dental Insurance: What Do Older Adults Really Want?

What Older Adults Need, Want, & Expect
From Their Dental Insurance Plans

STAT
BRANDSTUDIO

United
Healthcare

Introduction

Whether it's pain at the pump, sticker shock at the grocery store, or skyrocketing housing prices, older adults are trying to cope with high costs at every turn, and health care is no exception.

Health care costs in the U.S. are the highest in the world – and at an all-time high. In 2023, expenditures are expected to [increase five percent](#).

Older adults and others on Medicare are some of the hardest hit since many are living on a fixed income. In fact, [95%](#) say they're very worried about inflation's impact on health care costs, a number that's much higher than the general public.

One aspect of health care that has fallen short for too long in the eyes of seniors is dental coverage. It has been too complicated, too limiting, and not flexible enough – challenges that you'll see echoed in our survey findings.

With nearly [64 million Americans](#) on Medicare, it's critical that they have access to affordable coverage they need and deserve. The popularity of Medicare Advantage – including investments in and enhancements to dental coverage – shows that these plans deliver what many consumers are looking for.

I invite you to explore the insights in this report, which outline the state of oral health among seniors, what is important to them when it comes to their dental care and coverage, and where dental benefits have fallen short. Then, learn how new Medicare Advantage dental benefit solutions can help older adults and others on Medicare get more from their plans, bringing value-added simplicity that has been long overdue.



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How older adults rank their dental health



of older adults rate their dental health at least a four on a scale of one to five

Regular dental visits are critical to prevent problems, check for signs of dental disease and oral cancers, identify a patient's risk factors, and optimize oral health. More than half of respondents (55%) see their dentists twice a year, and nearly the same gives their overall oral health a positive score. Nevertheless, more than a third rate their oral health average. Education and income also seem to be factors that impact oral health. Older adults who do not have a college degree and make less than \$50,000 are less likely than their more educated, higher-income peers to give their oral health a high mark.



of older adults rate their oral health a three on a scale of one to five



of older adults rate their oral health a four or five (vs. 48% of those without a college degree who say the same)



of older adults who rate their oral health a four or five have an annual household income of \$50,000 (vs. 45% who earn less than \$50,000)

Common oral health concerns



**of older adults
experience oral health
problems**

Aging brings about unique changes and challenges to an individual's health status, and older adults have an [increased risk of certain dental issues](#). Some dental problems can be a side effect of certain medications, or conditions such as type-2 diabetes, heart disease, chronic obstructive pulmonary disease (COPD), arthritis, Alzheimer's disease, or Parkinson's disease, as well as changes in saliva, diet, and malnutrition. Optimal home oral care may also be a challenge for older adults who have cognitive impairment.

The most common conditions among older adults who say they experience oral health concerns are as follows:



**of older adults suffer from
some form of tooth loss**



**of older adults struggle with
tooth decays and cavities**



**of older adults are afflicted
with dry mouth**

What they want from their dental plans



of older adults say the most important aspect of a satisfactory dental plan is the breadth of covered services

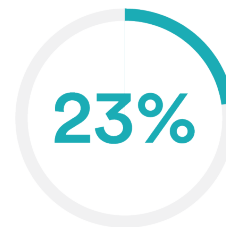
With an increased risk for oral health issues among older adults, the breadth of coverage is critical. In fact, nearly three-quarters of respondents said that comprehensive dental benefits that cover a wide range of services that meet their unique needs is the most important aspect of a dental plan. In today's challenging economic environment, every dollar counts, so it should come as no surprise that the cost of dental benefits came in at a close second.



of older adults say affordability is the most important issue to them



of older adults say clarity and ease of understanding are top of mind



of older adults say the number of in-network providers is vital

Common challenges with dental coverage

68% of older adults say the breadth of coverage of dental services is a top challenge they encounter with their dental plans

While the majority of survey respondents say the breadth of covered services is the most important aspect of a dental plan, more than two-thirds say their dental benefit isn't delivering on that aspect. In fact, 20% are frequently surprised by services that aren't covered, and 57% say they are sometimes surprised in this regard.

The ability to access dental care from their dentist of choice is a source of frustration, with nearly a third of respondents who said their providers aren't in-network.

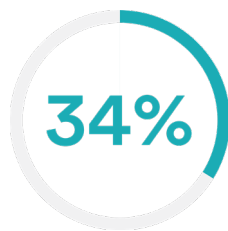
Older adults also say a lack of transparency into what's covered, and what's not, and the cost creates confusion and is an area where dental plans often fall short.

When asked what older adults find challenging to understand, they cited:

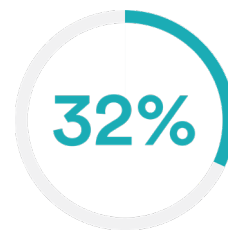
- Copays
- Percentage of coverage for each procedure
- Coverage for crowns
- Non-covered procedures
- The cost involved in going to the dentist



of older adults say their dental plan is overly complicated and confusing



of older adults think their dental coverage is too expensive



of older adults cite inadequate access to providers—and their preferred dentist not in network—as top challenges

METHODOLOGY

In July 2022, STAT commissioned Zogby Analytics to conduct an online survey of 811 U.S. adults, aged 65 or older who have a dental plan. Participants were equally split between older adults aged 65-71 and 72 or older and most were white (83%). More than half were married (57%) and nearly a third (32%) were divorced, separated, or widowed. Respondents were mostly female, 57% vs. 43% of males.

61% percent did not have a college degree and a majority (81%) were retired. 64% had an annual household income of \$75,000 or less.

More than half of respondents (55%) were on Medicare Advantage, followed by those on Original Medicare (20%), Medicare Supplement (11%), and commercial coverage through an employer or spouse (11%).

Demographics for the 811 survey respondents

SAMPLE CHARACTERISTICS		FREQUENCY	VALID PERCENT*
Sample size		811	100
Age	65-71	405	50
	72+	406	50
Education	No college degree	498	61
	College degree+	313	39

SAMPLE CHARACTERISTICS		FREQUENCY	VALID PERCENT*
Sample size		811	100
Household income	Less than \$25K	102	13
	\$25K - \$35K	109	14
	\$35K - \$50K	125	16
	\$50K - \$75K	162	21
	\$75K - \$100K	117	15
	\$100K - \$150K	124	16
	Greater than \$150K	47	6
	Did not answer income	25	13
Race	White	673	83
	Hispanic	41	5
	African American	57	7
	Asian	24	3
	Other	16	2
Place of residence	Urban	150	19
	Suburban	455	56
	Rural	206	25

SAMPLE CHARACTERISTICS		FREQUENCY	VALID PERCENT*
Sample size		811	100
Region	East	162	20
	South	252	31
	Central Great Lakes	203	25
	West	193	24
Gender	Female	461	57
	Male	348	43
	Non-binary	2	<1

*Percentages may not equal 100% due to rounding

Figure 1: What kind of health insurance plan do you have?

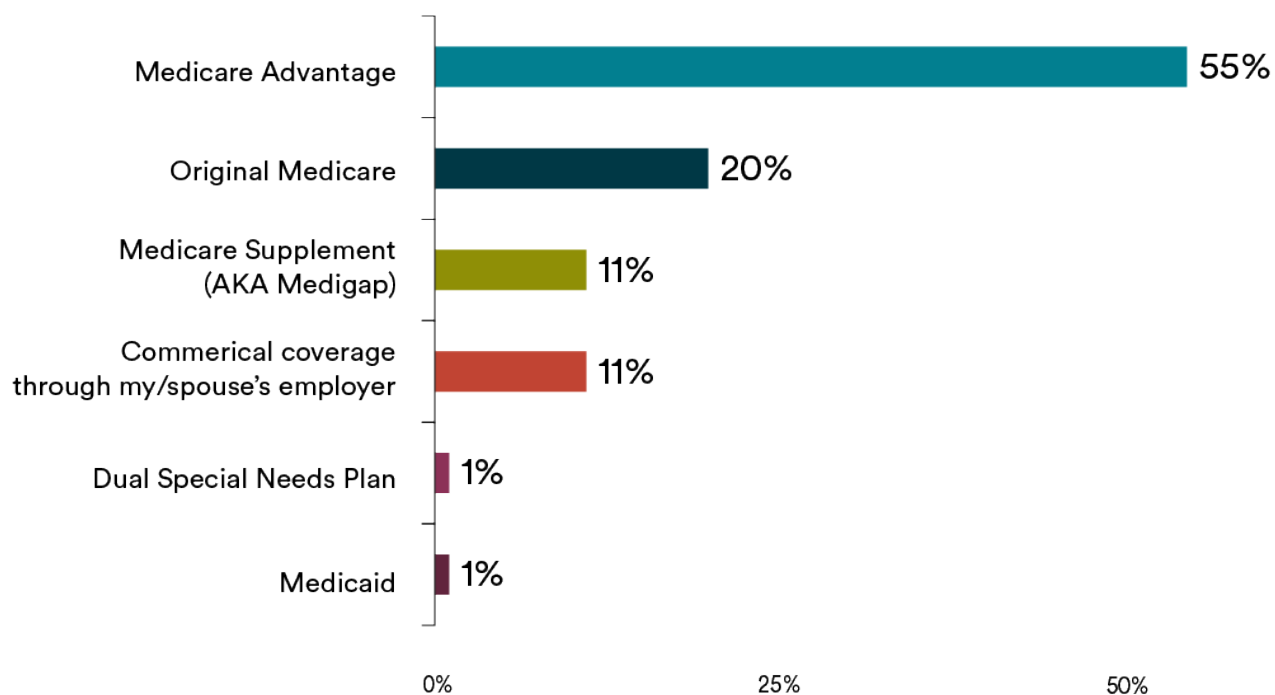
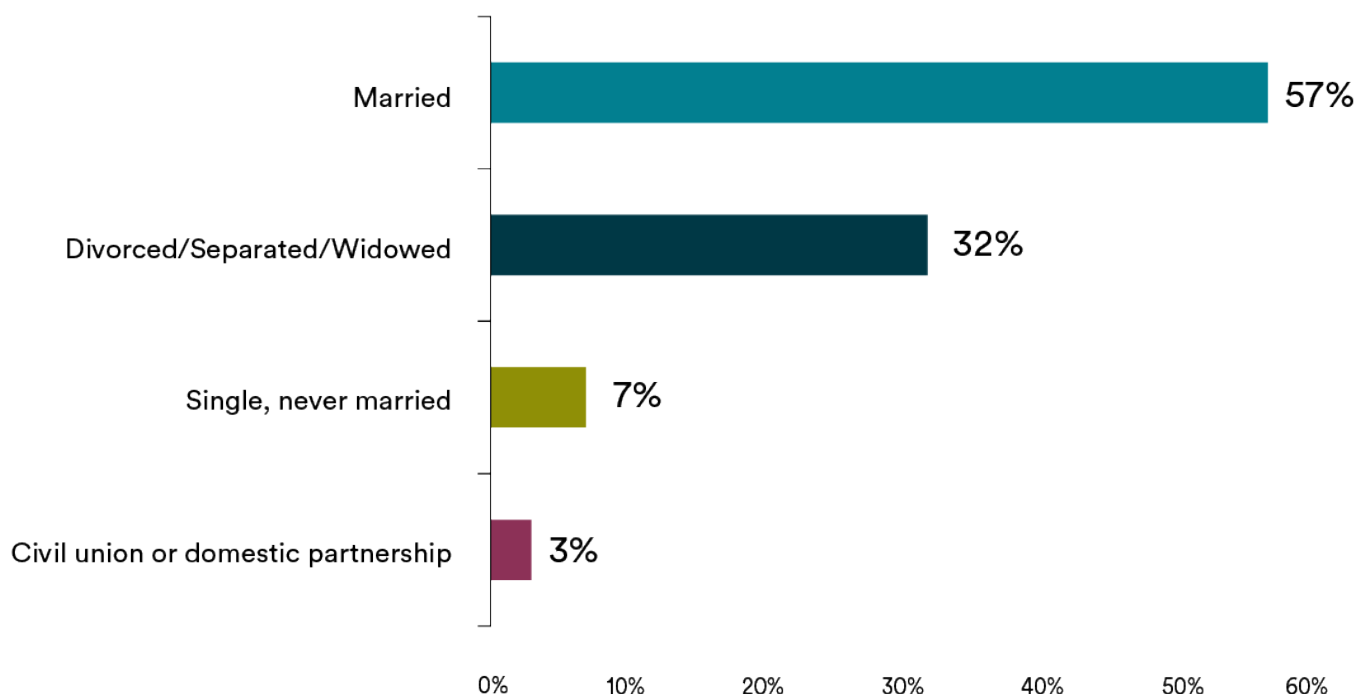
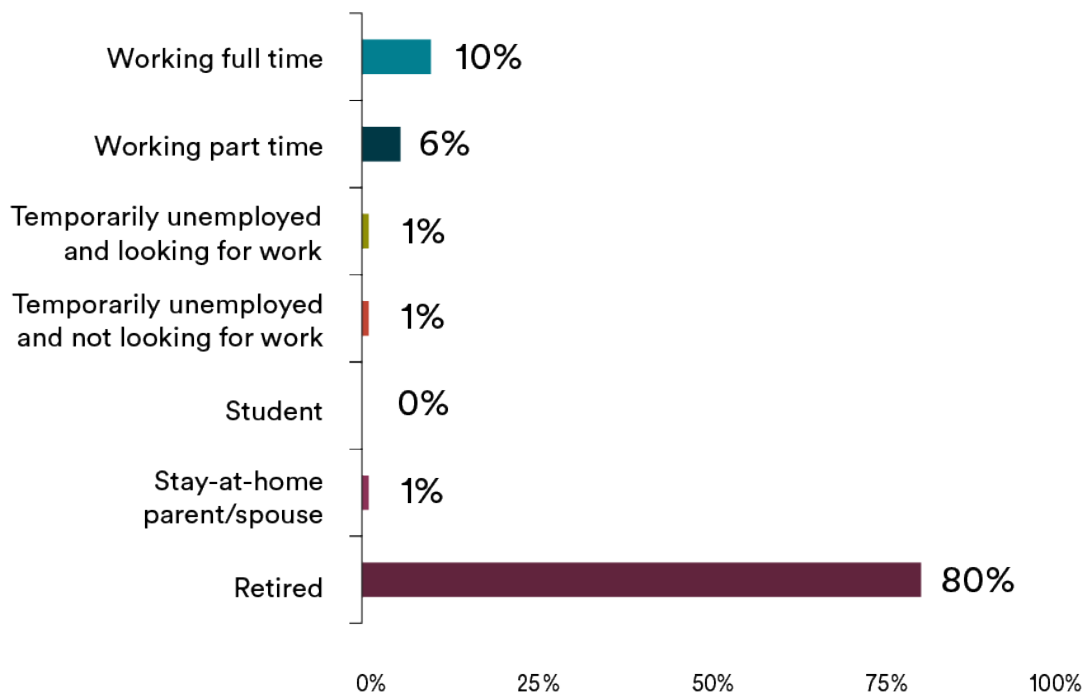


Figure 2: Which of the following best describes your marital status?**Figure 3: What is your current employment status?**

CONCLUSION

Although most older adults are engaged in their dental care, aging presents inevitable health concerns that must be addressed with dental coverage that offers value, clarity, and cost savings.

In 2023, UnitedHealthcare will offer an enhanced comprehensive dental benefit with one simplified coverage level, covering non-cosmetic dental care including dentures and implants, and no out-of-pocket costs up to the annual coverage limit. Members will have access to Medicare Advantage's largest national dental network, and all plans with the enhanced comprehensive dental benefit will allow members to see out-of-network dentists and receive the coverage they need.

We look forward to providing our members with a dental benefit that delivers on their expectations, offering a broader array of covered services, greater access to care, and a simpler, more seamless experience – all at a cost they can afford.

To explore UnitedHealthcare Medicare Advantage plans that offer enhanced dental coverage, visit UHCMedicareHealthPlans.com.

“Oral health is a critical component to overall health. So dental benefits that cover more of what seniors need and expect is an important driver of improved wellbeing.”

Dr. Philip Painter, Chief Medical Officer, UnitedHealthcare Medicare & Retirement

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. If your plan offers out-of-network dental coverage and you see an out-of-network dentist, you might be billed more. Network size varies by local market.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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About

UNITEDHEALTHCARE

UnitedHealthcare is dedicated to helping people live healthier lives and making the health system work better for everyone. For four decades, UnitedHealthcare Medicare & Retirement has served the health care coverage needs of millions of seniors and other Medicare beneficiaries with varying needs and circumstances and grown to become the preferred choice of more beneficiaries than any other company. Today we remain committed to helping people access affordable, high-quality care through plans that help them live more and worry less.

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