

# Millennials Struggle to Navigate the Dental Options on HealthCare.gov

RESEARCHERS FROM THE UNIVERSITY OF PENNSYLVANIA observed young adults as they shopped for medical and dental insurance on the health insurance exchange, HealthCare.gov, in Pennsylvania during the first open enrollment period in 2014. See what young adults said about their efforts to purchase dental coverage below.

I also want something that comes with dental. I don't know if that's possible. But I know some medical plans do and some plans don't. It would be nice to have dental. It's a basic need.

I don't know what this "10% in-network" means. Does that mean they're gonna cover 10% of the total cost of routine dental care? And what's the difference between routine and basic dental care?

Dental benefits are another cost that I can't really afford right now – you can go to the dentist through Groupon for about \$40 so it was a little bit cheaper doing it that way.

Dental insurance is kind of different than health insurance in terms of what it covers. So, although it was cheaper, it still was kind of lacking.

I mean, the dental plan premium is like \$15 a month. I only need a cleaning a year. I could get that out-of-pocket for like \$100. So if you think about it, it's actually a big investment for me to pay \$15 a month for dental.

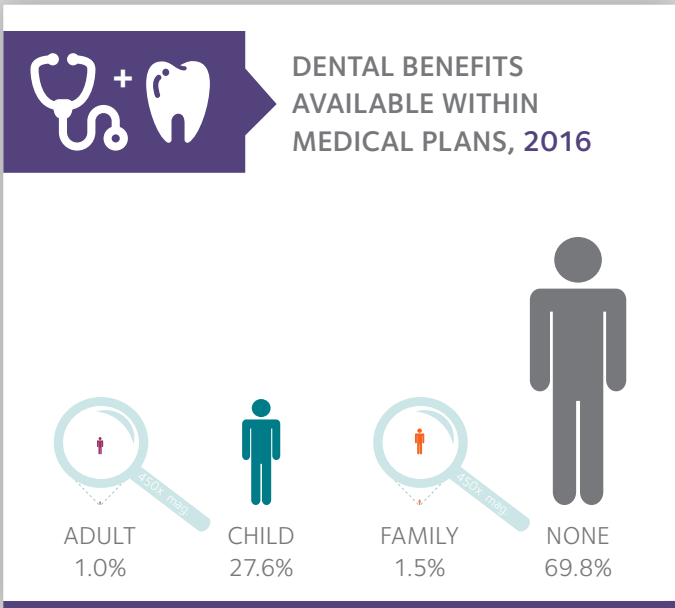
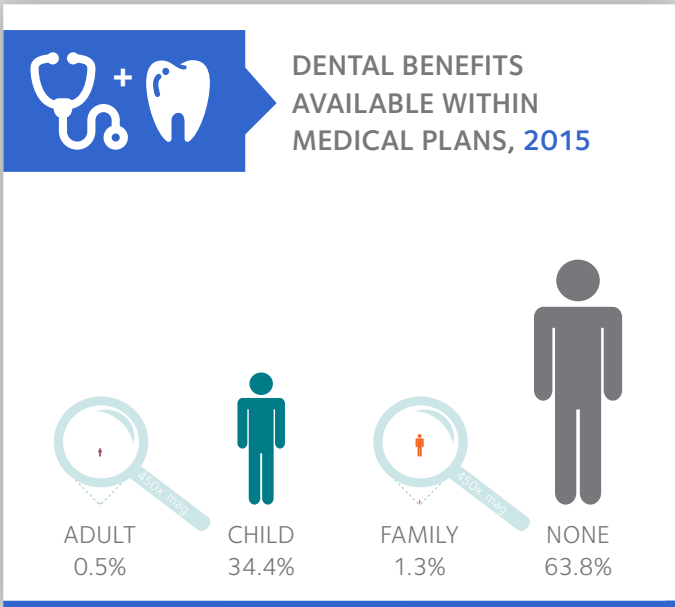
Just out of curiosity, I'm going to see which medical plans do provide adult dental coverage ... none. Is that what this means? Out of all of the available plans, none have adult dental? But 21 medical plans have child dental. Am I a child? I'm somebody's child.

Dental is the one thing that's not covered in my mom's plan either, it's weird. You reach a certain age, and apparently they don't believe in dental anymore. Like, you're fine, your teeth aren't gonna rot out.

When you look at the plan brochures, it was very unclear what they were actually talking about, which services were covered and which weren't because they were using all sorts of dental terms that I did not understand.

I guess I'm not eligible with a medical plan that has dental coverage. Well then, I probably wouldn't want any of these if I can't go to the dentist. Well that's stupid. I don't know why none of these have dental health care for adults.

But there's not dental included in the medical plan, which is a disappointment because that's one thing that I was looking for. None of the medical plans offer dental. Why is that?



## IN SUMMARY

- Navigating through the dental benefits choices in the health insurance marketplaces is very confusing. Consumers cannot easily find the information they need.
- Many young adults want dental benefits to be included as part of their medical insurance coverage.
- Some young adults feel dental plans are not worth it because of high monthly premiums or because dental plans do not cover many services.

Source: ADA HPI partnered with Dr. Charlene Wong, M.D. to obtain these quotations. We edited these quotations for grammar and clarity. For a full methodology see: Wong C, Asch D, Vinoya C, et al. Seeing health insurance and HealthCare.gov through the eyes of young adults. *J Adolesc Health*. 2015 Aug;57(2):137-43. See also: Yarbrough J, Vujicic M, Nasseh K. More dental benefits options in 2015 Health Insurance Marketplaces. *Health Policy Institute Research Brief*. American Dental Association. February 2015.

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