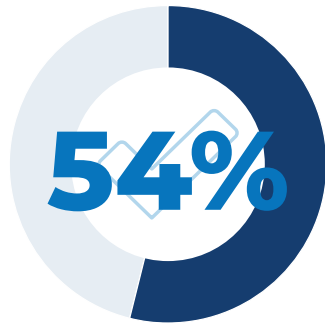
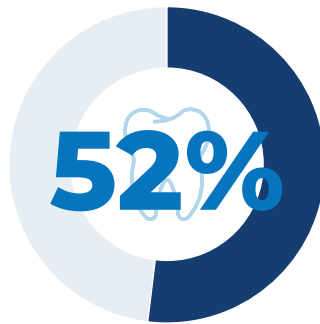


Medicare Advantage and Dental Benefits

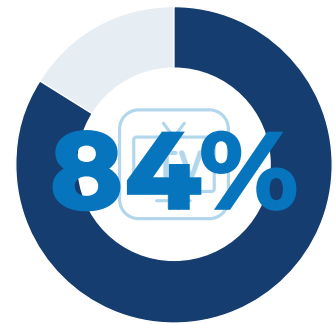
The Reality Behind the Hype



54% of all Medicare beneficiaries are enrolled in Medicare Advantage (MA)¹



52% of patients choose their MA plan because of the supplemental dental benefits it advertises²



84% of MA television ads highlight MA dental coverage³



Most seniors are selecting from 35 MA plans on average per county, but only 1 to 2 plans offer comprehensive dental benefits.⁴



59% of MA beneficiaries have a dental supplemental benefit less than \$1,000 per year. Benefits < \$1,000 are associated with higher unmet dental needs for patients.

What's Going Wrong?

- **Lack of transparency:** Plan limits and exclusions often are not clear at sign-up
- **Choice overload:** Too many plans with inability to identify meaningful differences
- **Insufficient benefits:** Does not often address serious oral health needs
- **Annual changes:** Plans can cut or change dental supplemental benefits, but beneficiaries feel stuck with their MA plan to stay within their current medical provider network
- **Administrative burden:** Beneficiaries may not fully understand their benefits as supplemental benefits vary greatly, and dental offices often have to spend a significant amount of administrative time to research a beneficiary's benefit

What Can We Do Moving Forward?

- **Pass legislation that requires up-front transparency about supplemental dental benefits,** and include a structured summary of the plan's specific dental coverage, clearly listing key features such as covered services limitations or exclusions, waiting periods, annual maximums, cost-sharing, predetermination or prior authorization requirements, and out-of-network policies
- **Require Medicare Advantage plans to automate administrative transactions** for dental services similarly to medical services, so dental offices can quickly and accurately confirm a patient's dental benefit and cut down on delays and paperwork that often impede care

¹ Simon L, Vujicic M, Nasseh K. Availability of Dental Benefits Within Medicare Advantage Plans by Enrollment and County. *JAMA*. 2025;333(6):534–535. doi:10.1001/jama.2024.24814

² Deft Research Study 2022 on Medicare

³ Fuglesten Biniek J, Cottrill A, Sroczynski N, Freed M, Neuman T, Floyd B, Baum L, Fowler EF. *How Health Insurers and Brokers Are Marketing Medicare*. Kaiser Family Foundation. Published September 20, 2023.

⁴ Simon L, Vujicic M, Nasseh K. "Medicare Advantage Dental Benefits: Comprehensive Coverage Available in Fewer than Half of U.S. Counties." *Health Affairs*, 2025 44:6, 693-701