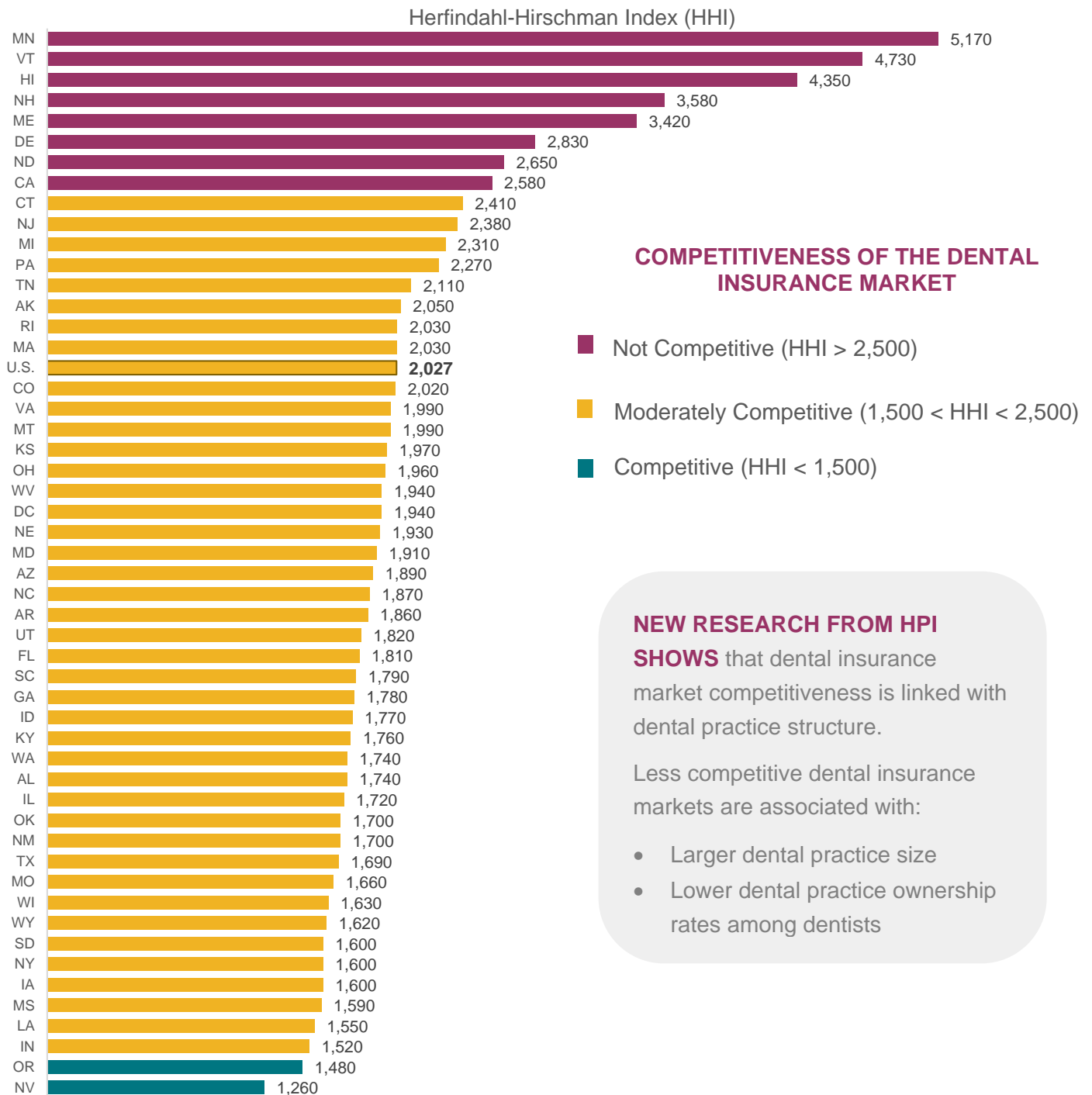


How Competitive are Dental Insurance Markets?



NEW RESEARCH FROM HPI SHOWS that dental insurance market competitiveness is linked with dental practice structure.

Less competitive dental insurance markets are associated with:

- Larger dental practice size
- Lower dental practice ownership rates among dentists

Source: Nasseh K, Bowblis J, Vujicic M, Huang SS. Consolidation in the dental industry: a closer look at dental payers and providers. *International Journal of Health Economics and Management*. 2019. Full paper: <http://bit.ly/2P9czu1>. **Notes:** The Herfindahl-Hirschman Index (HHI) is a commonly accepted measure of market competitiveness. According to the U.S. Department of Justice and the Federal Trade Commission, markets with an HHI level of 2,500 or greater are considered highly concentrated, or not competitive; markets with an HHI level of 1,500-2,500 are considered moderately competitive; markets with an HHI level of 1,500 or lower are considered competitive. Analysis is based on the 2015 FAIR Health Dental Benchmark Module. The calculation of HHI is based on the market share of each insurer's paid claims, not covered lives.