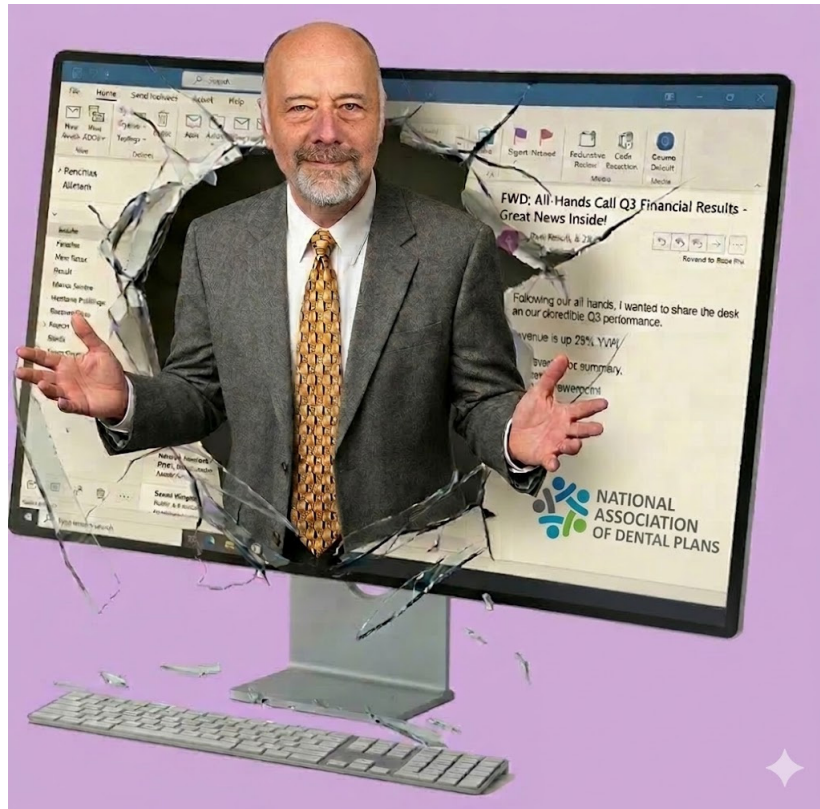


Dental Market Trends

NATIONAL ASSOCIATION OF DENTAL PLANS

JERRY BERGGREN

- National Association of Dental Plans (NADP) Director of Research – 22 Years
- 10 Years Marketing and Market Research Consulting Experience in Health Care, Financial Services, and Telecommunications industries
- Master of Business Administration- A.B. Freeman School of Business, Tulane University
- BA, Political Science - Louisiana State University



NADP is the representative and recognized resource of the dental benefits industry and is the only trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP members provide Dental HMO, Dental PPO, Dental Indemnity and Dental Savings Plan products to more than 200 million Americans.

AGENDA

1. Dental Loss Ratio
2. Market Trends
3. Commercial Market
4. Medicare Advantage
5. ACA Health Exchanges
6. Medicaid
7. Other Legislative and Regulatory Activities

LOSS RATIO



NADP Priority Initiatives - State

Loss Ratio

- In 2025, fifteen states considered bills related to the loss ratios of dental plans.
- North Dakota passed legislation with a minimum Medical Loss Ratio of 75% for dental plans (with the exception for plans with an average of fewer than 1,000 covered lives over 3 years)..
- NCOIL reporting bill waiting for Governor’s signature in Montana (SB 335), and DLR is being sent to study in Washington state (SB 5351).
- In April 2024, The National Council of Insurance Legislators (NCOIL) adopted a model act on Medical Loss Ratios for Dental (DLR) Health Care Services Plans. The model includes:
 - Annual reporting requirements organized by market and product type
 - Outlier identification and remediation methods
 - Rule making process

NADP Priority Initiatives – State Dental Loss Ratio

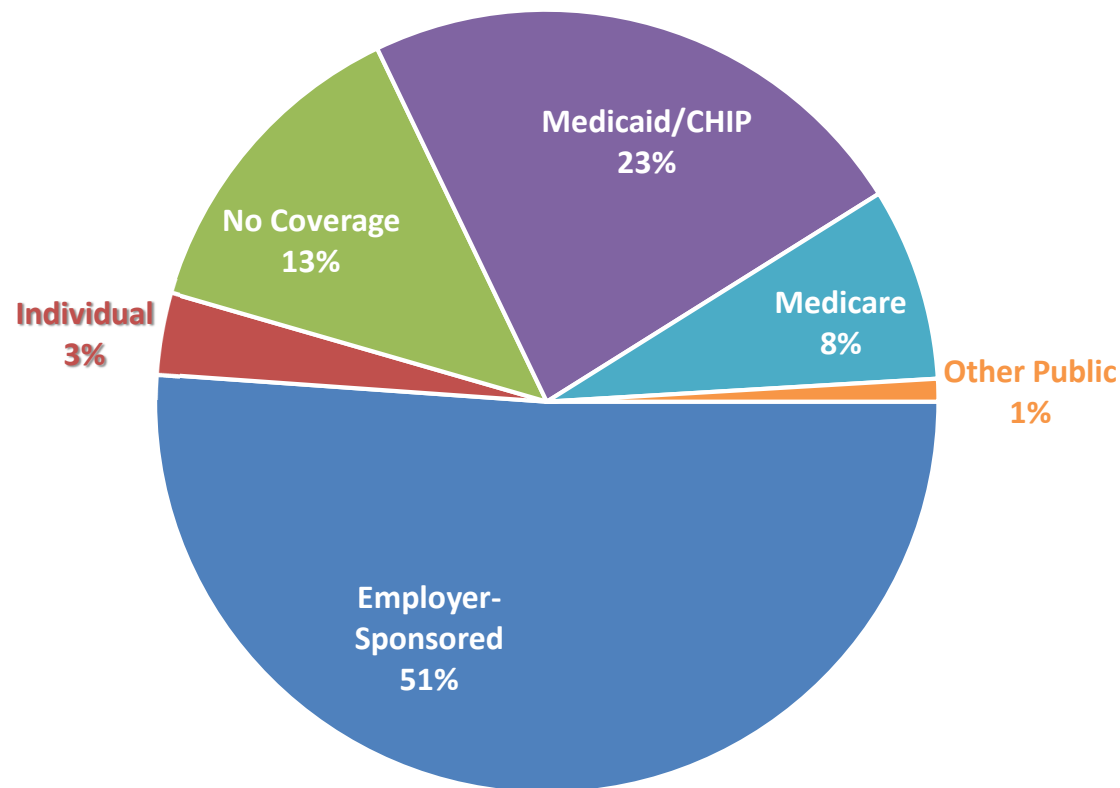
- Following the April 2024 adoption of the National Council of Insurance Legislators (NCOIL) Model Act on Medical Loss Ratios for Dental (DLR) Health Care Services Plans, Montana became the first state to pass the model in 2025. The model includes:
 - Annual reporting requirements organized by market and product type
 - Outlier identification and remediation methods
 - Rule making process
- In 2025, fifteen states considered bills related to the loss ratios of dental plans.
 - North Dakota became the first state to adopt a 75% loss ratio for all market segments via the legislature.
- In the 2026 state legislative cycle, there have been a total of 20 DLR-related bills under consideration.
 - Only one adoption has occurred to date, Mississippi HB 1117, which is limited to a reporting-only requirement.

MARKET TRENDS



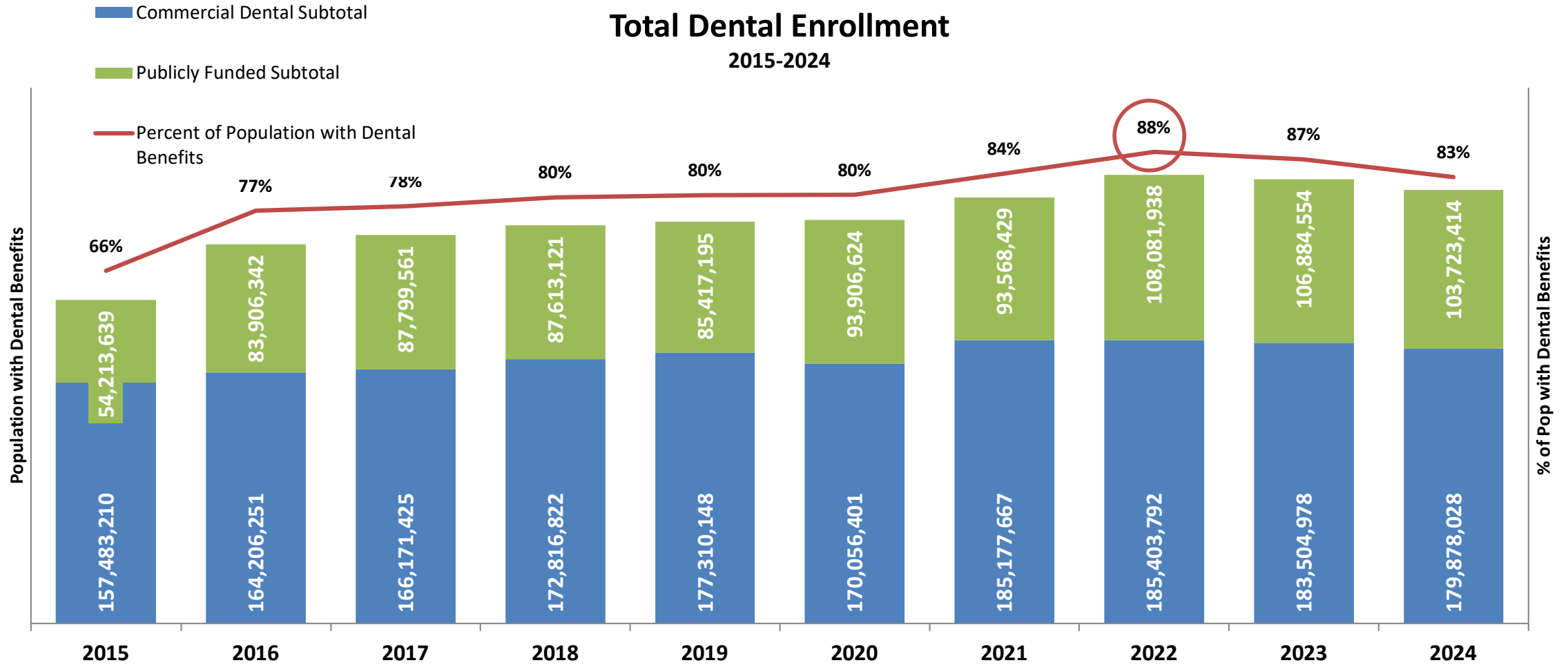
2023 Sources of Dental Coverage

Dental Enrollment Based on Coverage Sponsor



- Only 13% of Americans have no dental benefits.
- A little more than half of the population gets dental benefits in the private market—through employers or by purchasing as an individual.
- Just under one-third of the population gets dental benefits through a public program.
- About 3% of the population has individual coverage for dental services.

Population with Dental Benefits



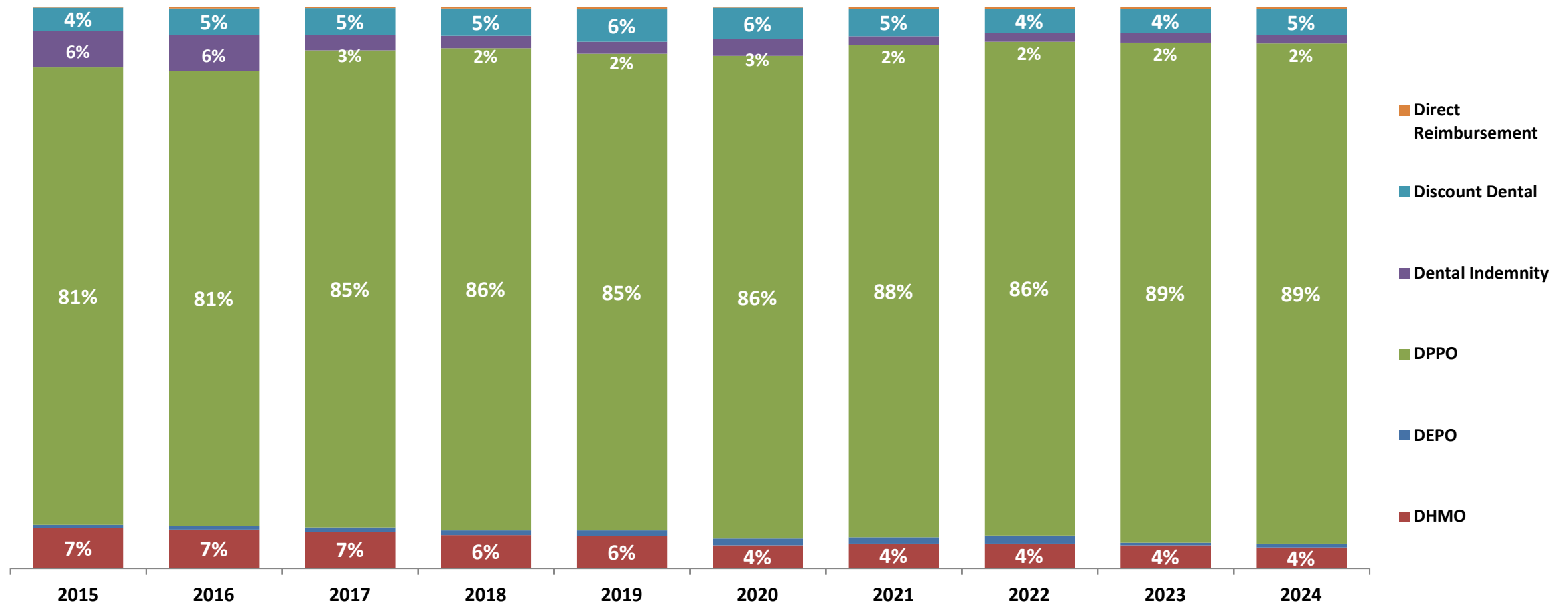
SOURCE: NADP 2025 Dental Benefits Report: Enrollment, 2024



COMMERCIAL MARKET



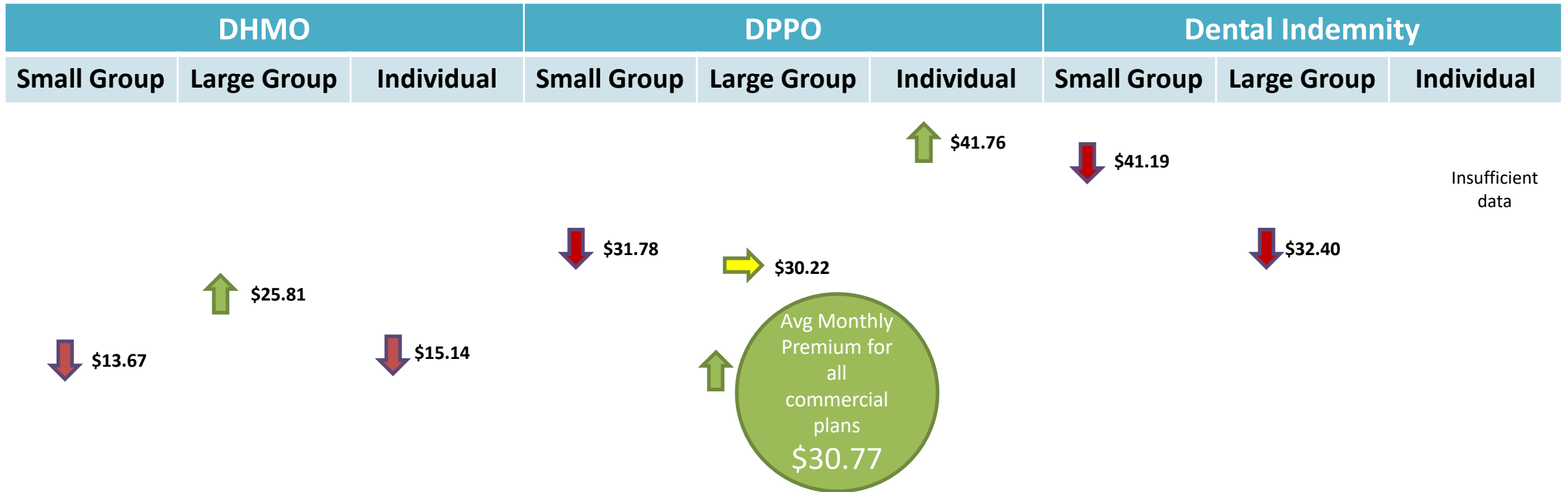
Commercial Dental Benefits by Plan Type



SOURCE: NADP 2025 Dental Benefits Report: Enrollment, 2024

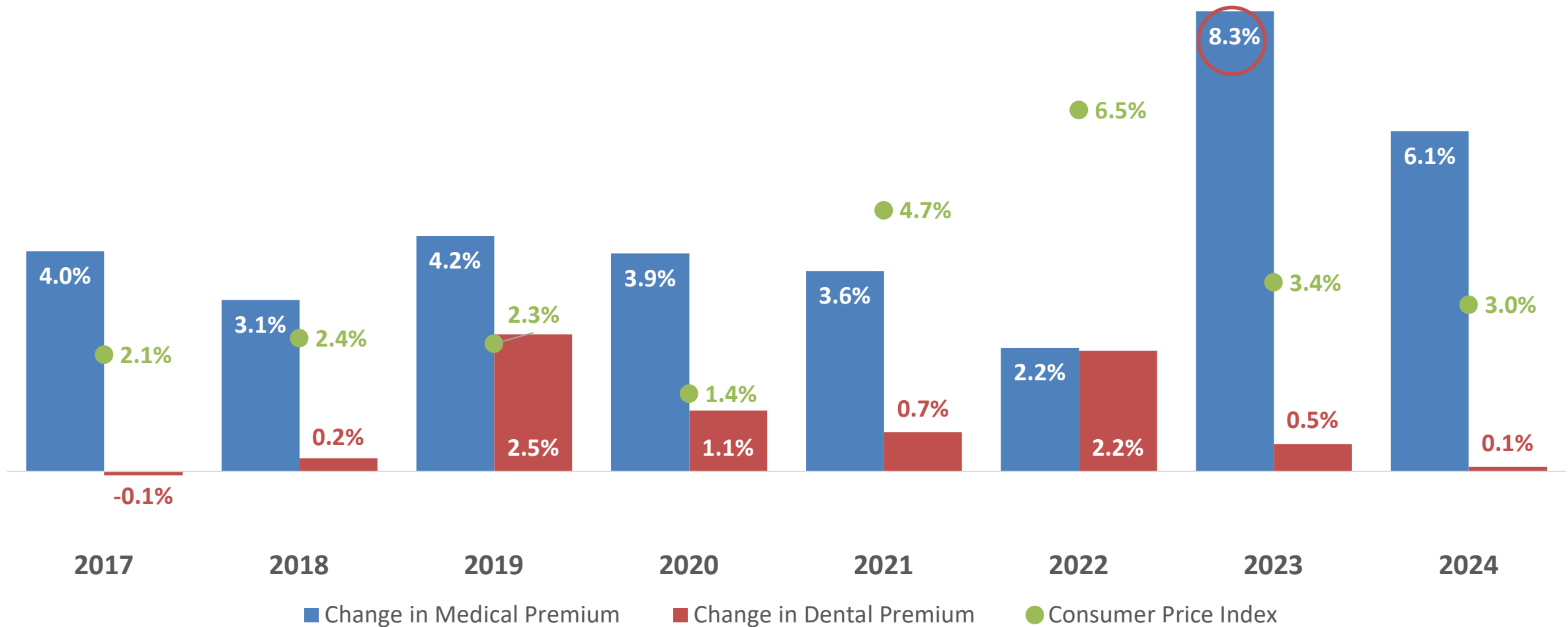


Premium Trends



SOURCE: NADP 2025 Dental Benefits Report: Premium, 2024

Change in Premium Medical and Dental YoY Change

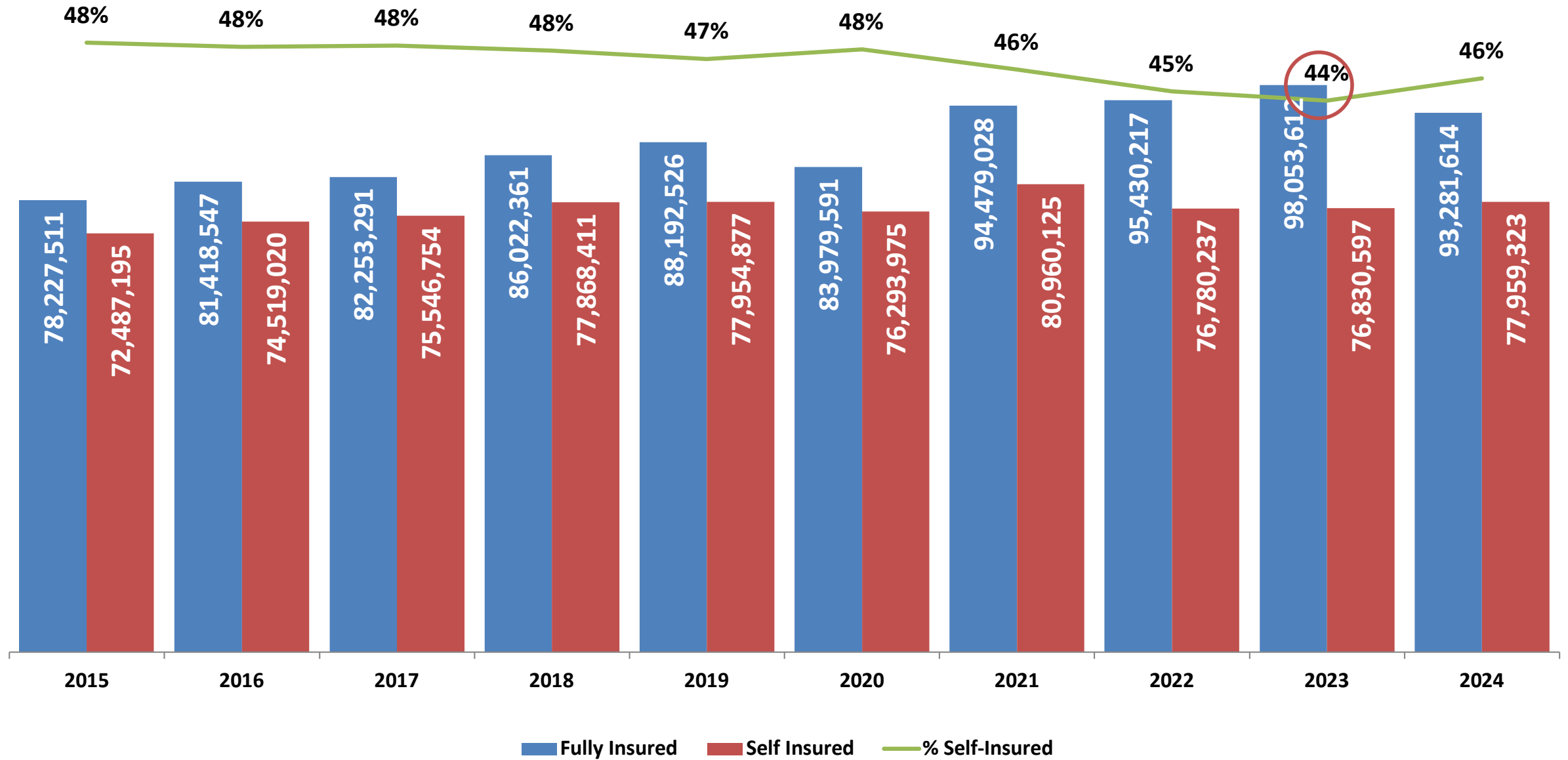


SOURCE: NADP 2025 Dental Benefits Report: Premium, 2024



ASO vs Fully Insured Dental Insurance

DHMO, DEPO, DPPO and Dental Indemnity Enrollment



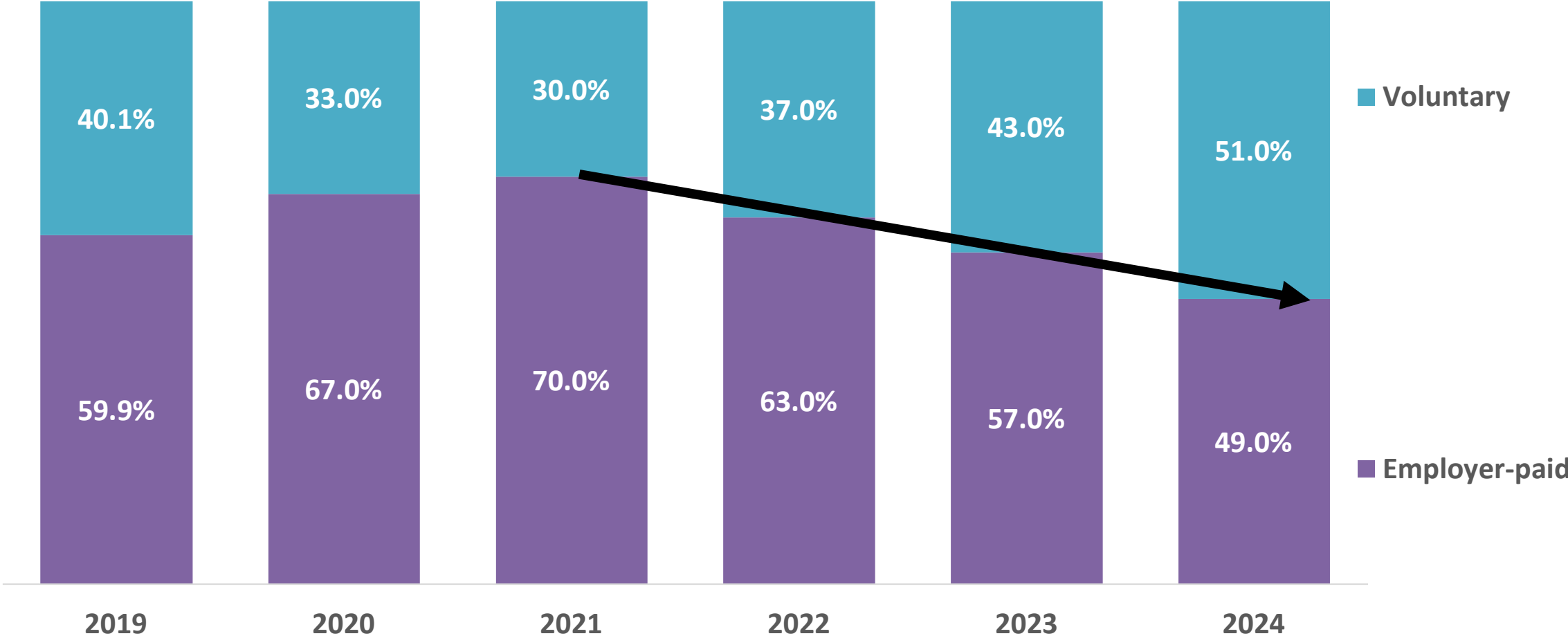
SOURCE: NADP 2025 Dental Benefits Report: Enrollment, 2024



May 18, 2026

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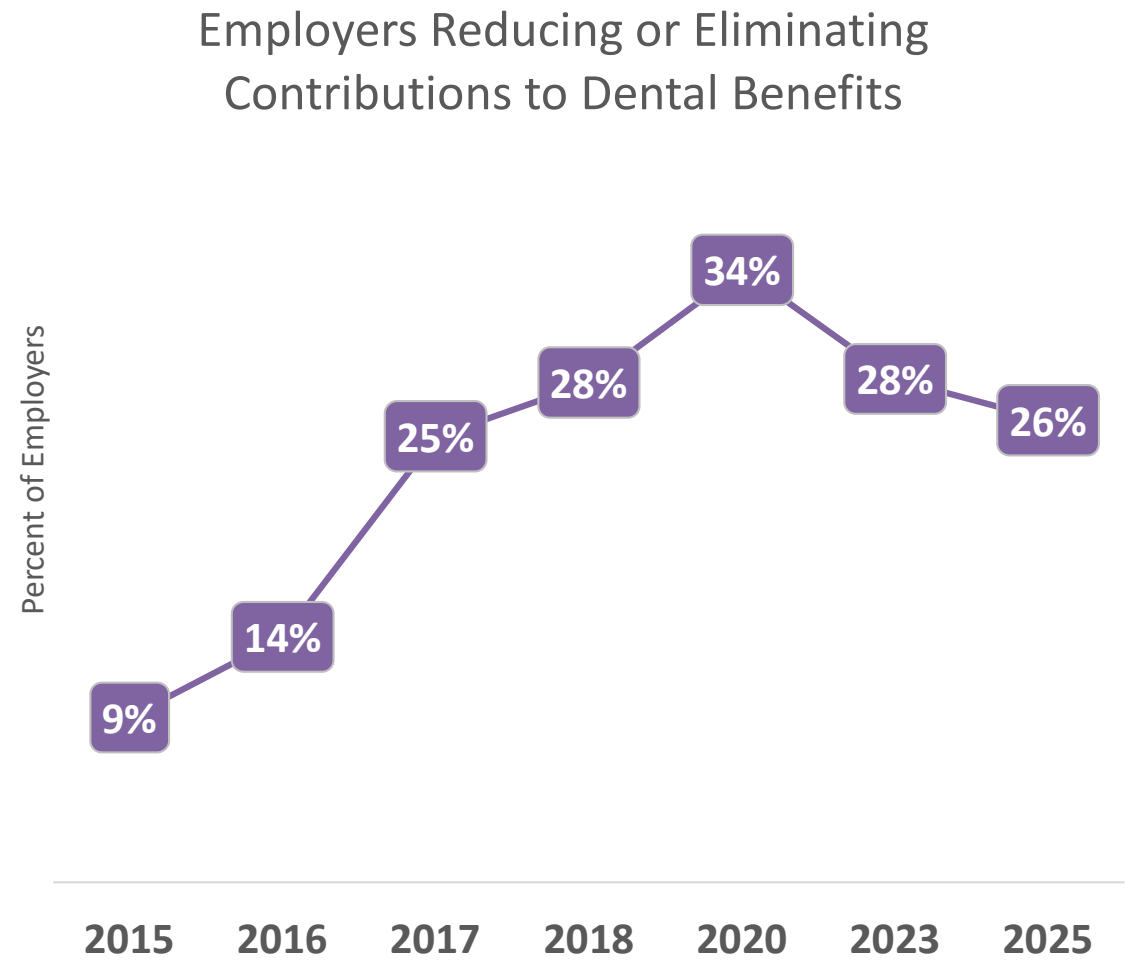
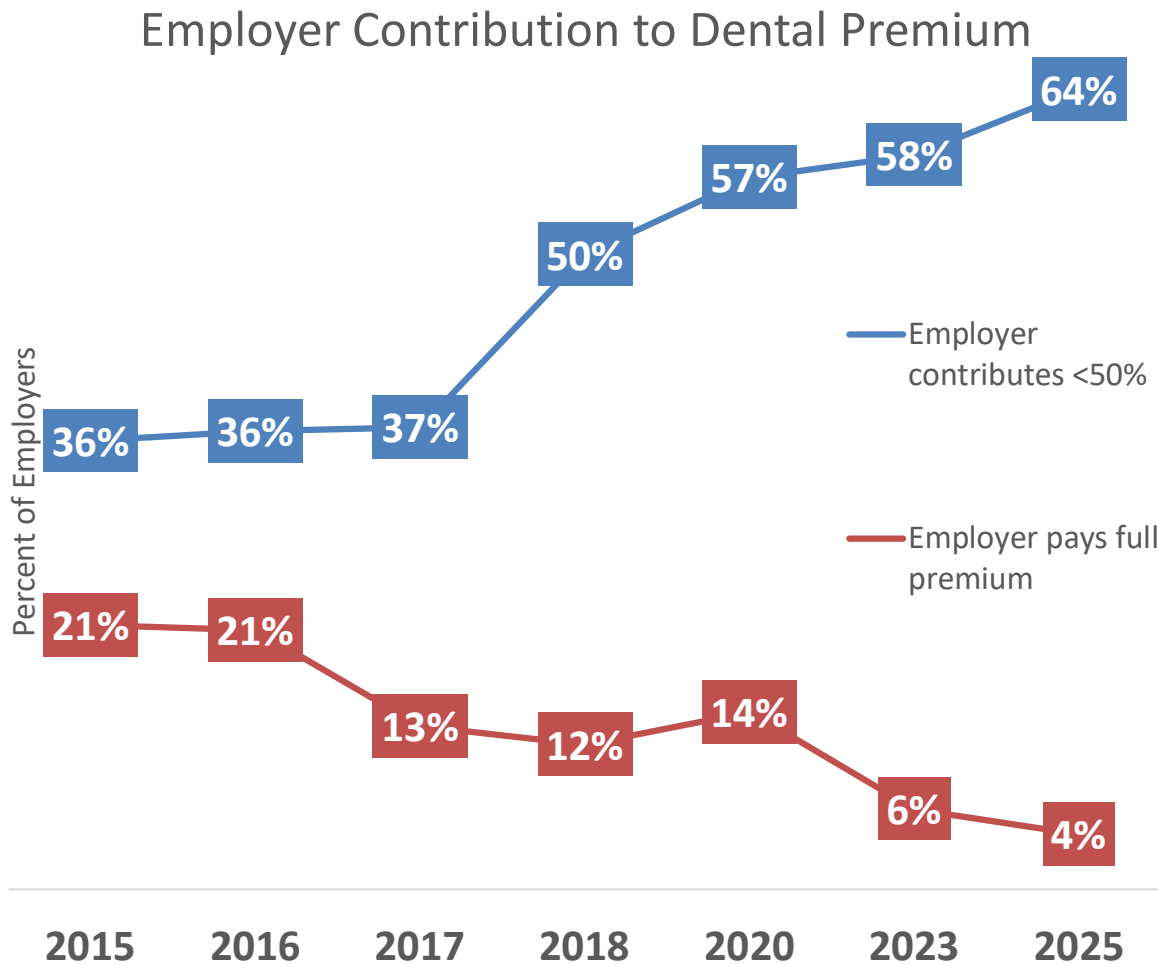
Source of Premium Funding



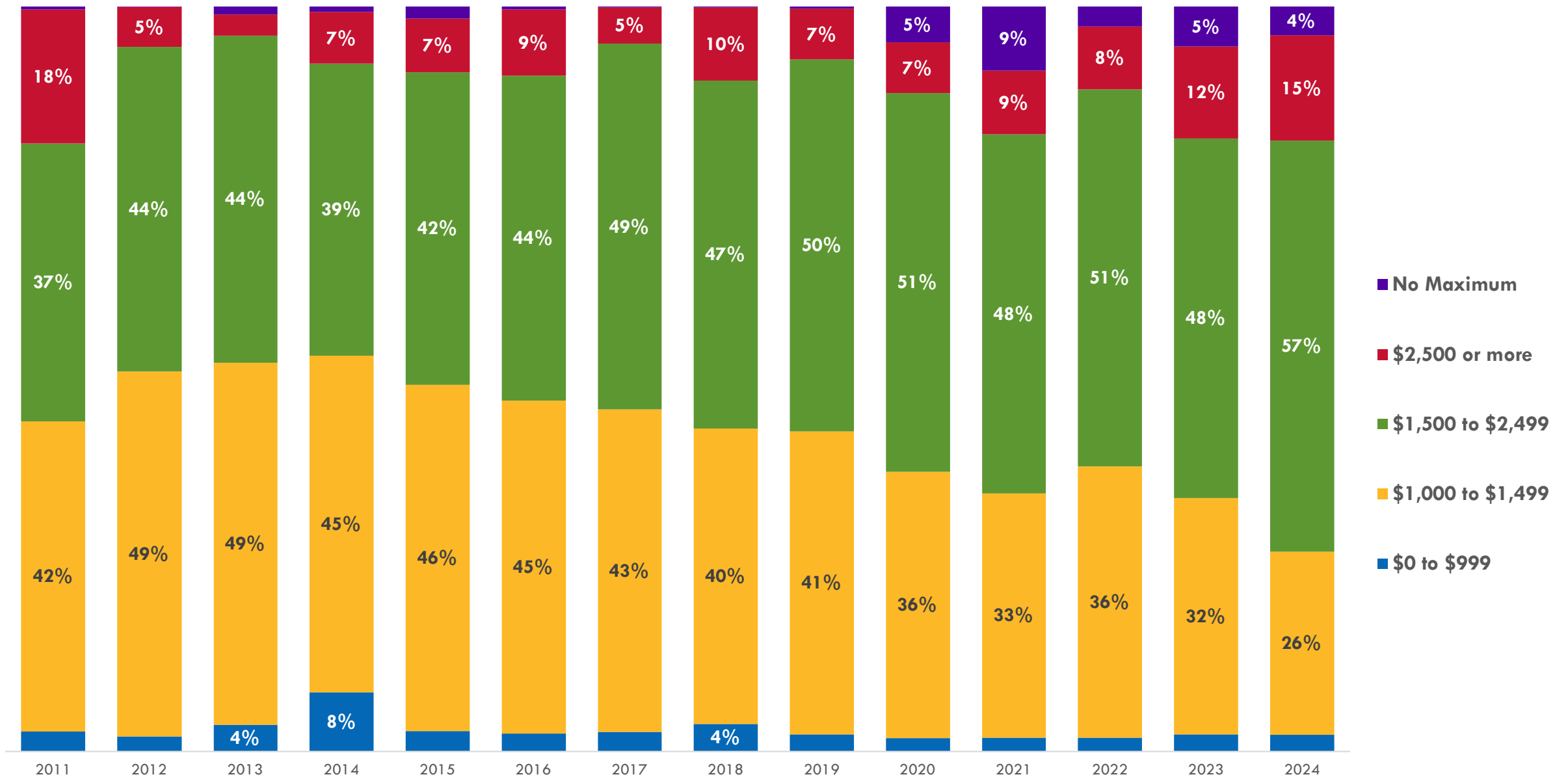
SOURCE: NADP 2025 Dental Benefits Report: Enrollment, 2024



Employers reducing contributions to the dental premium



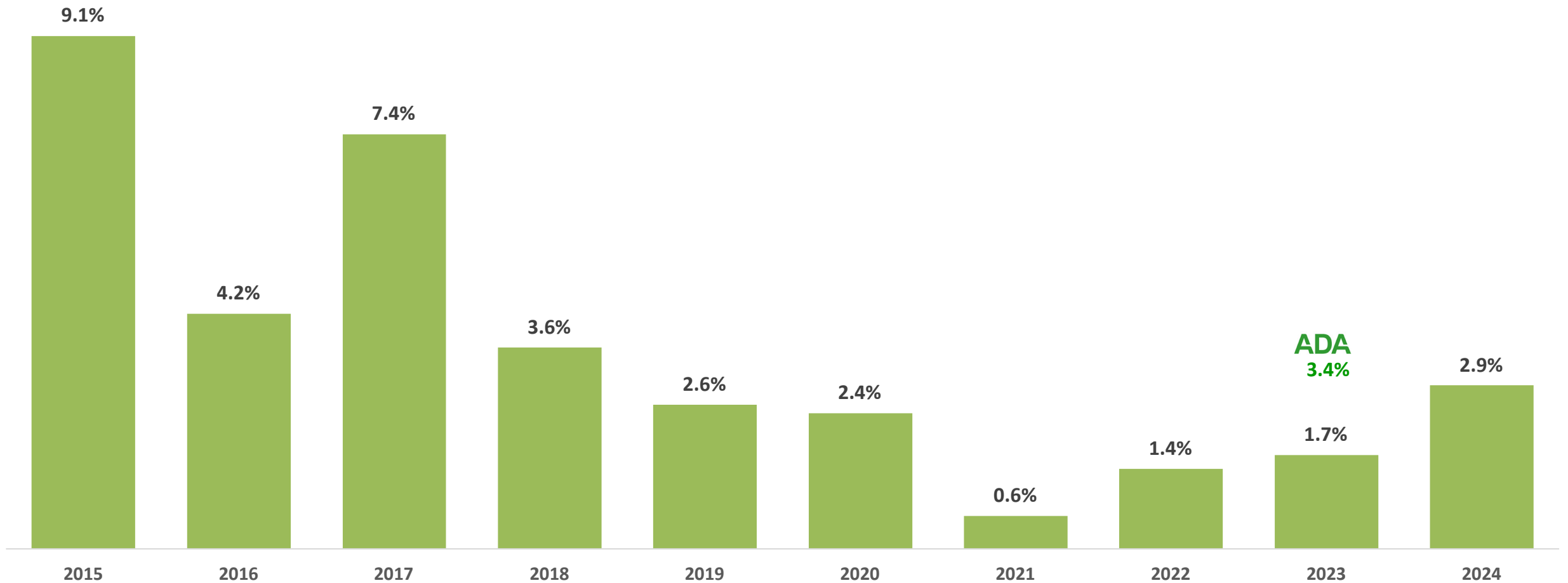
DPPO Annual Maximums Trend



SOURCE: NADP 2025 Dental Benefits Report: Plan Design, 2024



Percent of Enrollment Reaching or Exceeding Annual Maximum Benefit DPPO Group

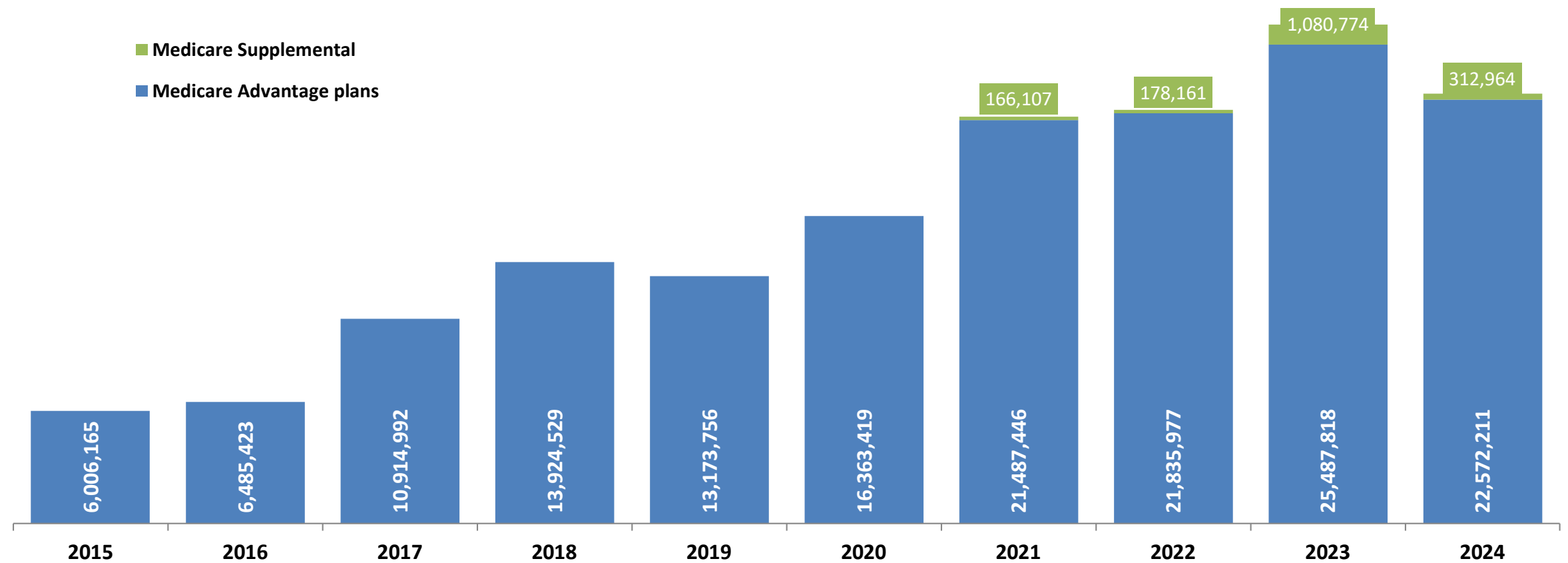


SOURCE: NADP 2025 Dental Benefits Report: Plan Design, 2024

MEDICARE ADVANTAGE



Medicare Enrollment Trends



Source: NADP Dental Benefits Report: Enrollment, 2024

EXCHANGES

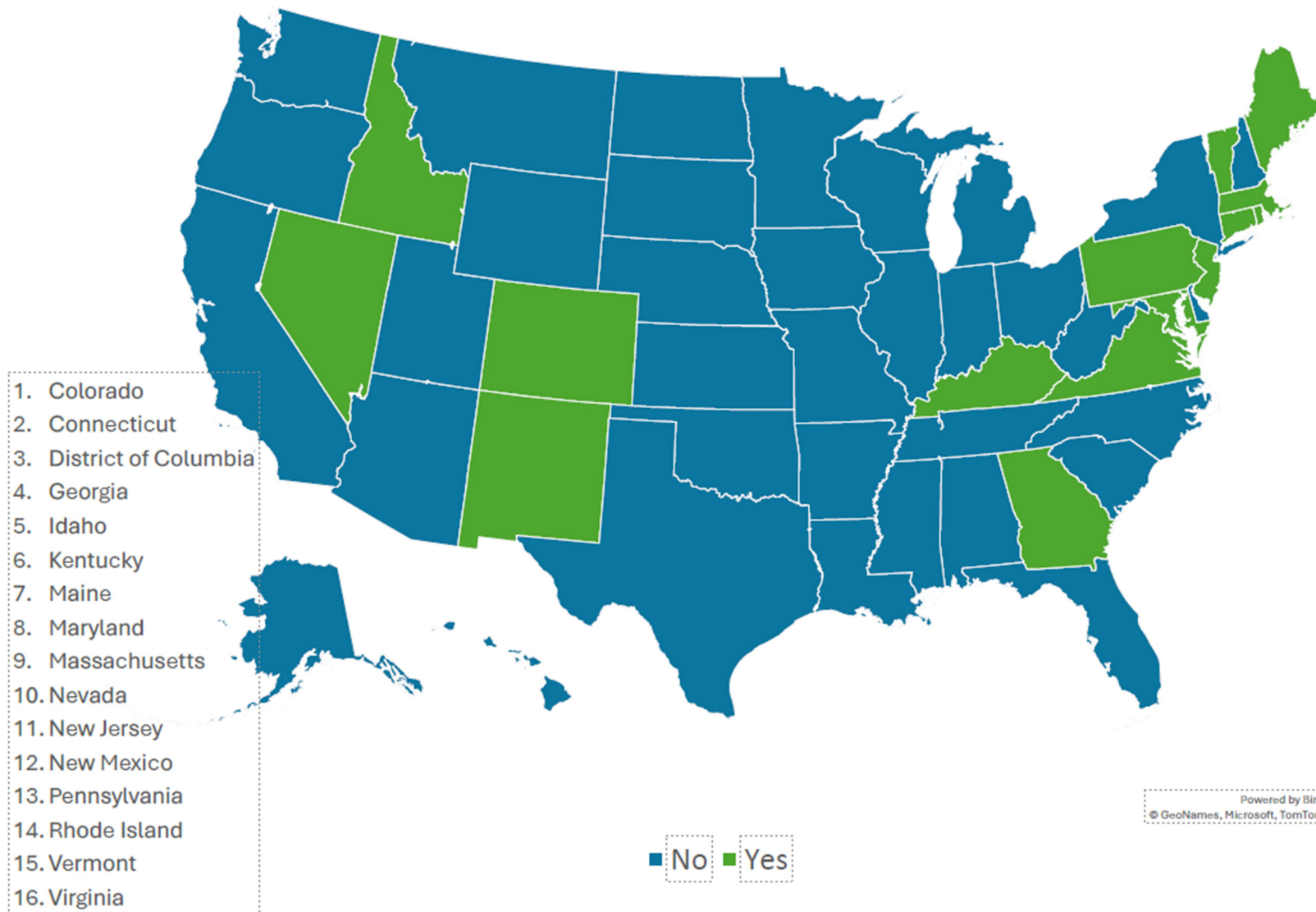


NADP Priority Initiatives – Federal

Availability of Dental Choice on Marketplaces and Independent Purchase of Dental

- ❑ In 2025, the Increasing Access to Dental Insurance Act (H.R. 1397) was reintroduced in the House by Rep. Miller-Meeks (R-IA-1). This bill directs the DHHS Secretary to update healthcare.gov to permit the independent purchase of standalone dental plans for adult coverage. The Senate companion bill is S. 1164 introduced by Sen. Hassan (D-NH).
- ❑ Since this issue became apparent on marketplaces in 2014-15, NADP has engaged in discussions with key Senate and House Committees and offices, CMS, and Treasury Department on overcoming barriers to independent purchase. These efforts continued in 2025.
- ❑ Twenty states have chosen to administer their own marketplaces, rather than defaulting to the Federal platform. Most of these states permit the independent purchase of dental plans. The dentally un-insured rate in these states is substantially lower than in states that use the federal platform and enrollment in exchange-based Standalone Dental Plans on State-Based Marketplaces is now greater than dental enrollment through the Federal Exchange.

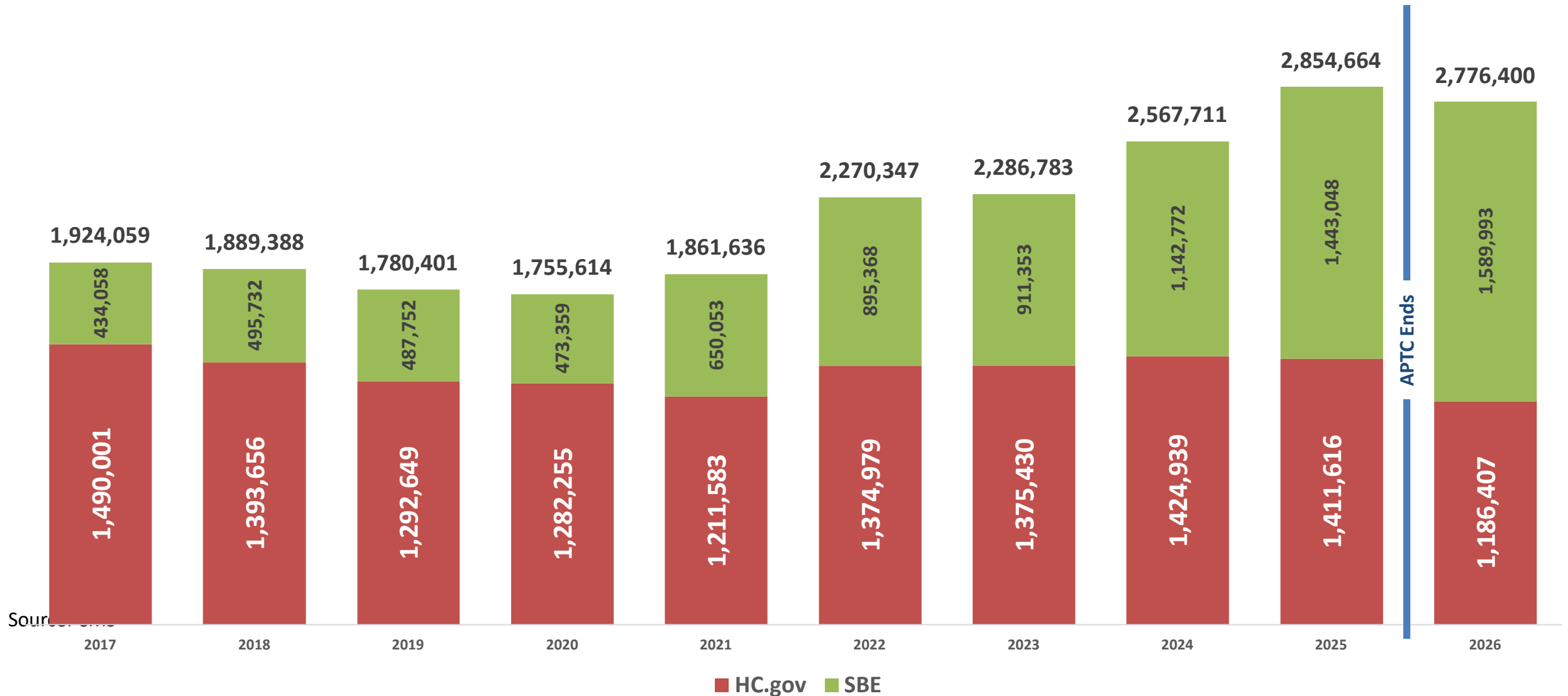
States with Independent Purchase of Dental



NADP Priority Initiatives – Federal Advanced Premium Tax Credits

- The enhanced APTCs established under the American Rescue Plan Act (ARPA) of 2021 and extended by the Inflation Reduction Act (IRA) of 2022 expired on December 31, 2025. These enhancements had increased subsidy amounts and removed the 400% FPL income cap, making Marketplace coverage significantly more affordable for millions of consumers.
- With their expiration, the Marketplace has reverted to the pre-2021 subsidy structure, meaning:
 - Premiums have increased for many enrollees
 - The 400% FPL “subsidy cliff” has returned
 - Middle-income consumers are once again at risk of losing affordable coverage
- NADP continues to advocate for reinstating and strengthening APTCs because:
 - More affordable medical coverage increases the likelihood that individuals also enroll in dental benefits, improving access to essential oral health services.
 - Without enhanced APTCs, many consumers may choose medical-only plans due to cost, leaving them without dental coverage.
 - Children and low-income adults are most vulnerable to losing dental coverage as premiums rise and subsidies shrink.
 - Oral health is closely tied to overall health, influencing conditions such as diabetes, cardiovascular disease, and pregnancy outcomes.
 - Strengthening APTC support for plans that include dental benefits would help reduce avoidable emergency room visits for preventable dental issues, lowering costs for states and consumers.

Dental Enrollment in Exchanges has Exploded Since COVID



Source: CMS

SOURCE: CMS

May 18, 2026

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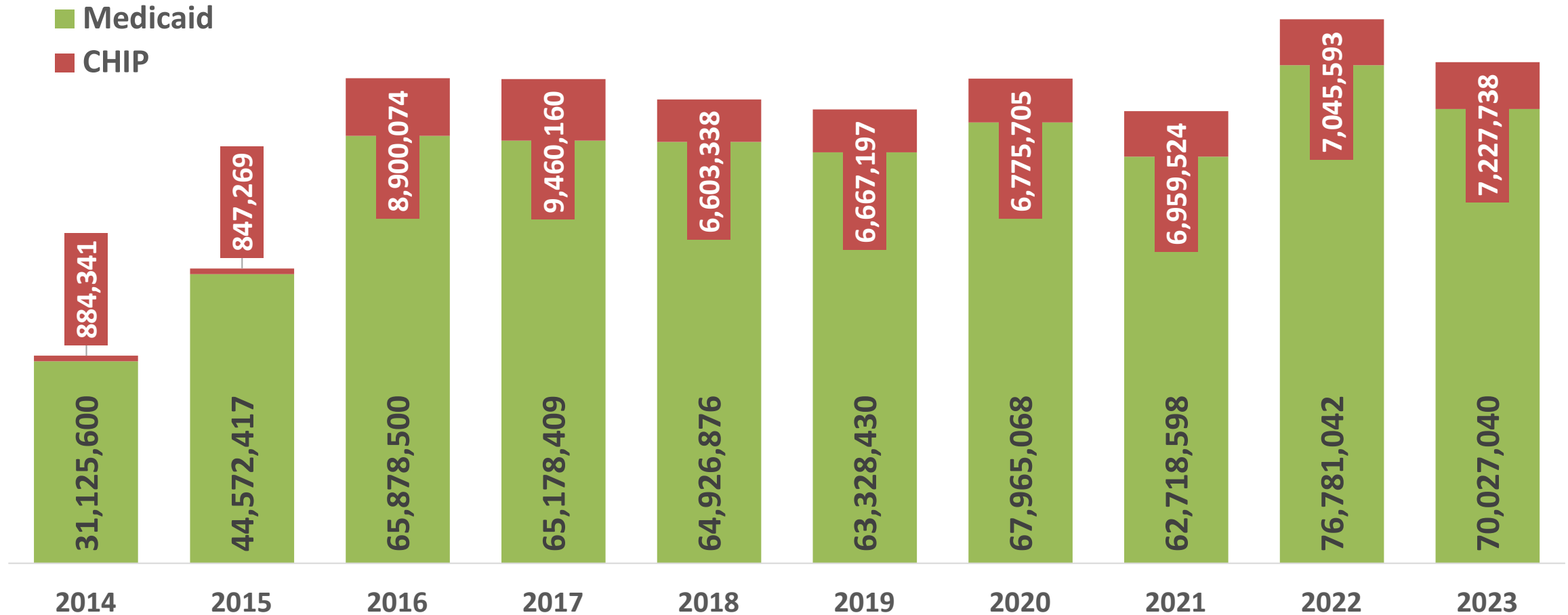
26



MEDICAID



Enrollment Trends - Medicaid & CHIP



Source: 2025 NADP Dental Benefits Report: Enrollment, 2024

NADP Priority Initiatives – Federal Medicaid Funding

- Congress passed H.R. 1, the One Big Beautiful Bill Act (OBBBA), which was signed into law on July 4, 2025. The legislation includes major Medicaid-related provisions that significantly reduce federal Medicaid spending over the next decade. Under the budget resolution adopted earlier in the year, the House Energy & Commerce Committee was required to identify \$880 billion in Medicaid savings over FY 2025–2034, and those recommendations were incorporated directly into H.R. 1. The final law includes multiple policy changes that, according to health policy analysts, threaten to weaken components of the Medicaid safety net and could affect coverage and access for millions of beneficiaries.
- NADP continues to advocate strongly against Medicaid spending cuts, particularly because of the impact on dental benefits:
 - 41 states and the District of Columbia currently offer limited or extensive adult dental benefits under Medicaid.
 - Because adult dental coverage is an optional benefit, it is often among the first services reduced or eliminated during budget cuts.
 - Comprehensive Medicaid dental coverage is associated with improved oral health, which is linked to lower risks of cardiovascular disease, pregnancy complications, and other systemic health issues.
 - When dental benefits are reduced, individuals often delay care until problems become severe, leading to increased emergency department use—where treatment is significantly more expensive and does not address underlying oral health needs.
- As Congress moves forward with implementing H.R. 1, NADP will continue emphasizing the importance of maintaining robust Medicaid dental coverage to protect both consumers and state health systems.

OTHER LEGISLATIVE PRIORITIES



Federal

The “Dental and Optometric Care Access Act” the DOC Access Act (H.R. 1521)

- In 2025, the Dental and Optometric Care Access Act (DOC Access) was reintroduced in the House by Rep “Buddy” Carter (R-GA-1) as H.R. 1521. The bill would ban discounts for dental or vision services that are not "covered" by the plan, allowing a dental provider to charge full price. In addition, the bill would
 - Prohibits consumer discounts for certain services
 - Imposes higher, unanticipated out-of-pocket costs for consumers
 - Limits employer flexibility and reduces product choices
 - Imposes undue burden on state agencies
 - Interferes with private contracts between dentists and carriers
- DOC Access was not introduced in the in the Senate this year.
- NADP has been actively opposed to DOC Access for the past several years, informing members of Congress that DOC Access denies the insured the benefit of discounts negotiated for both covered and non-covered services and negates one of the primary values of insurance.

NADP Priority Initiatives – State Alternative Payments – Virtual Credit Cards

- In November of 2025, the National Council of Insurance Legislators (NCOIL) adopted an opt-in model on virtual credit card, including express acceptance requirements.
- A total of 29 virtual credit card bills have been introduced in 2026, making this one of the most active issue areas.
- Sixteen of these bills are opt-in proposals, most of which include “express acceptance” language drawn from the 2025 NCOIL VCC model.

NADP Priority Initiatives – State Alternative Payments – Non-Covered Services

- Fifteen bills addressing noncovered services have been introduced in state legislatures during the 2026 cycle.
- Kentucky HB 776 narrows the definition of covered services to services beyond plan limitations except for the annual maximum.
- and Oklahoma SB 1942 narrows the definition of covered services by restricting negotiations to reimbursed services.

NADP Priority Initiatives – State Alternative Payments – Network Leasing

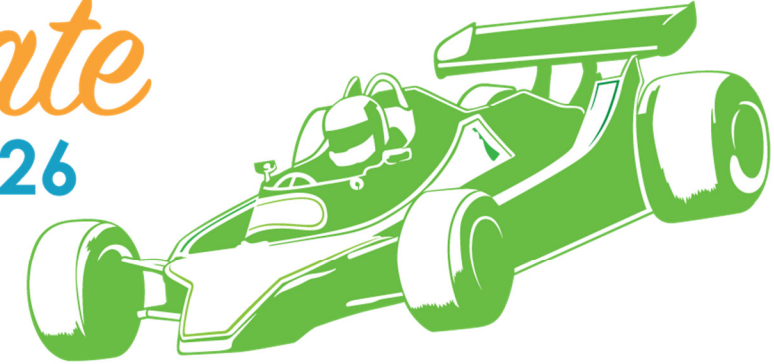
- There have been 10 network leasing bills introduced across states during the 2026 legislative session.
- Of those proposals, eight are opt-in models, reflecting a continued emphasis on voluntary participation frameworks.
 - To date, a single adoption has occurred with Colorado HB 1070, marking the first bill to require a strict opt-in framework utilizing affirmative consent.



Save the Date

Sept. 28 – Oct. 1, 2026

Indianapolis, IN



QUESTIONS

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