

United States Dental Insurance Market By Type (Major, Basic, Preventive), By Coverage Type (Dental Preferred Provider Organization, Dental Health Maintenance Organization, Dental Indemnity Plans, Others), By End User (Senior Citizen, Adults, Minor), By Region, Competition, Forecast & Opportunities, 2020-2030F

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Abstracts

United States Dental Insurance Market was valued at USD 6.22 Billion in 2024 and is expected to reach USD 10.34 Billion by 2030 with a CAGR of 6.21% during the forecast period. The United States Dental Insurance market is witnessing robust growth, due to the rising cost of dental care. As dental procedures become more expensive, insurance helps make these services more affordable by covering a portion of the costs, especially for preventive care, such as routine checkups and cleanings. Preventive care, often emphasized in dental insurance plans, is another key factor—by encouraging regular dental visits, individuals are more likely to avoid costly treatments for serious dental issues that might otherwise arise. In addition, dental insurance plays a crucial role in improving access to care. For many individuals, especially those without insurance, the cost of dental treatments can be a significant barrier to seeking care. Insurance helps bridge this gap, making essential dental services more accessible to a broader population. Also, the growing awareness of the connection between oral health and overall well-being has spurred the need for comprehensive dental coverage. Poor oral health has been linked to various systemic conditions, such as heart disease and diabetes, making dental care a critical component of overall health management. Lastly, workplace benefits also play a significant role. Many employers offer dental insurance as part of their benefits packages, encouraging employees to take advantage of preventive care and routine dental visits. These combined factors have led to the

widespread adoption of dental insurance as an essential tool for maintaining both oral and overall health.

Key Market Drivers

Rising Number of People Suffering from Oral Diseases

One of the key driving factors behind the growth of the United States dental insurance market is the rising number of people suffering from oral diseases. Oral health issues, such as tooth decay, gum disease, and oral cancer, have become increasingly prevalent due to various factors, including poor dietary habits, lack of oral hygiene, and limited access to dental care. As a part of this, according to a recent study, as of 2022, approximately 54% of white persons in the US reported having dental health issues. As these conditions continue to affect a significant portion of the population, the demand for affordable dental insurance coverage has risen. Dental insurance helps individuals manage the costs associated with treating these conditions, especially when more complex procedures such as root canals, crowns, or extractions are required. Also, rising awareness about the link between oral health and overall health has contributed to this trend. Conditions like periodontal disease have been linked to chronic diseases such as diabetes, cardiovascular disease, and respiratory issues, further emphasizing the need for regular dental care and early intervention. As a result, more people are seeking dental insurance to ensure they can access preventive care and timely treatments. Also, as the U.S. population ages, the incidence of oral diseases tends to increase, with older adults experiencing higher rates of tooth loss, gum disease, and other dental issues. This demographic shift further drives demand for dental insurance plans that can cover both routine and more extensive dental care. In response, dental insurers are offering more comprehensive plans to meet the growing need for affordable oral healthcare.

Growing Expansion Policies Adopted by Key Players

The growing expansion policies adopted by key players in the United States dental insurance market are another significant driving factor for its growth. Leading dental insurance providers are increasingly expanding their offerings and reaching new customer segments to stay competitive in a growing and highly fragmented market. This expansion includes introducing more comprehensive and flexible plans that cater to various demographics, including families, seniors, and individuals with specific dental needs. By diversifying their plans, insurers are making dental coverage more accessible to a broader population, addressing the increasing demand for affordable and tailored

insurance options. As a part of this, as of June 2024, The Guardian Life Insurance Company of America and Pelago, the top digital clinic partnered for substance use management for American corporations and health plans. Through a customized and private tobacco cessation program that combines digital tools and human coaching, Pelago will assist and guide Guardian members who have dental insurance supplied by their employers. Guardian members and their families who are working toward a tobacco-free lifestyle will benefit from the relationship by having access to digital resources such as tailored monitoring and cognitive behavioral therapy content, a dedicated Pelago care coach, and nicotine replacement therapy if necessary. Guardian will be the first dental insurance to provide members with a comprehensive tobacco cessation program as part of their dental benefits, and it will be available for new dental plans.

Also, key players are forming strategic partnerships with dental care providers, such as dental networks and health insurance companies, to improve service accessibility and streamline care delivery. These partnerships help insurers offer better-negotiated rates and ensure that policyholders can access a wider range of dental services at discounted prices. Also, some insurers are expanding their presence in the telehealth space by incorporating virtual consultations and teledentistry services into their offerings. This allows customers to consult with dental professionals remotely, which has become increasingly popular, especially in underserved or rural areas. Increased market competition and technological advancements also encourage insurance providers to adopt innovative solutions, such as online tools for claims processing and mobile apps for plan management. These efforts are designed to improve customer experience and engagement. Collectively, these expansion strategies and policy innovations by key players are fueling the growth of the dental insurance market in the United States.

Increased Disposable Income

Increased disposable income is a key driving factor in the growth of the United States dental insurance market. As a part of this, according to a recent study, the United States' disposable personal income rose by 0.3 percent in September 2024 compared to the previous month. As disposable income rises, more individuals and families have the financial flexibility to invest in health-related services, including dental care. With greater economic security, people are more likely to prioritize preventive and routine dental services, which in turn drives demand for dental insurance. The ability to afford regular dental visits and treatments means that individuals are more inclined to seek coverage that helps manage these costs, especially given the rising expenses associated with dental procedures. In addition, higher disposable income enables a

broader segment of the population to access more comprehensive dental insurance plans, which cover not only preventive care but also more extensive treatments such as orthodontics, dental surgeries, and cosmetic dentistry. As people's disposable income increases, they are more willing to invest in comprehensive dental coverage to avoid the high out-of-pocket expenses associated with these services.

Key Market Challenges

Rising Cost of Premiums

The rising cost of premiums is a significant challenge facing the United States dental insurance market. As the cost of dental care continues to increase, insurance providers often adjust premiums to cover the rising expenses of services. For consumers, this results in higher monthly premiums, making dental insurance less affordable, especially for individuals and families who are already managing the costs of other essential services like health insurance, housing, and education. For many, this financial strain leads to difficult decisions about whether to maintain dental coverage or forgo it altogether.

Higher premiums also contribute to a growing gap between those who can afford dental insurance and those who cannot, exacerbating disparities in access to care. Lower-income individuals may find dental insurance premiums prohibitively expensive, pushing them to either rely on emergency care or avoid seeking dental services altogether, which can lead to more serious and costly health issues down the line. For employers, the rising cost of premiums is a burden as well. Many companies provide dental insurance as part of employee benefit packages, but increasing premiums can make it more difficult for employers to maintain affordable coverage for their staff. As a result, some employers may reduce benefits or even eliminate dental insurance offerings entirely, further limiting access to care for employees and their families.

Limited Coverage Options

Limited coverage options present a significant challenge in the United States dental insurance market. Many dental insurance plans offer basic coverage for preventive care such as cleanings, exams, and X-rays, but they often provide minimal coverage for more complex and costly procedures. Treatments like root canals, crowns, bridges, and orthodontics typically require out-of-pocket expenses, even with insurance. This limited coverage discourages individuals from purchasing dental insurance, as they may find themselves facing high costs for essential dental procedures not fully covered by their

plans. Also, many dental insurance plans impose annual coverage limits, which can restrict the amount of care a policyholder can receive each year. Once this limit is reached, individuals must pay for additional treatments themselves, further exacerbating the financial burden. These restrictions often leave policyholders feeling dissatisfied with the value of their insurance, especially when they need extensive dental work..

Key Market Trends

Increased Adoption of Dental Savings Plan

The increased adoption of dental savings plans is becoming a prominent trend in the United States dental insurance market. Dental savings plans, also known as discount dental plans, are an attractive alternative to traditional dental insurance for many consumers. Unlike insurance, these plans offer discounted rates on dental services in exchange for a membership fee, which often results in more affordable dental care, especially for individuals who do not require extensive or regular treatments. This trend is largely driven by the growing demand for more cost-effective options, particularly among individuals who are uninsured or underinsured.

Growing Trend of Customized Insurance Policies

The growing trend of customized insurance policies is reshaping the United States dental insurance market. Consumers are increasingly seeking dental coverage that aligns with their specific needs, rather than opting for one-size-fits-all plans. Insurance providers are responding by offering more flexible and tailored options, allowing policyholders to select coverage levels that suit their individual dental care requirements. Customized policies often allow consumers to add or remove certain services based on their preferences, such as coverage for orthodontics, cosmetic procedures, or specialized treatments like periodontics. This trend is particularly appealing to those with unique dental needs, such as adults seeking orthodontic care or individuals interested in cosmetic dentistry options like teeth whitening or veneers.

Also, some plans offer tiered structures where individuals can choose between basic, mid-level, or comprehensive coverage, providing a more cost-effective way to receive necessary care. This customization helps consumers balance affordability with the quality of coverage they need. The trend is also driven by the increasing demand for preventive care. Many people are opting for plans that emphasize regular check-ups, cleanings, and early intervention, which can prevent more costly treatments down the line. Customized dental insurance policies offer greater flexibility and accessibility,

meeting the diverse needs of today's consumer.

Rising Demand for Telehealth & Teledentistry

The rising demand for telehealth and teledentistry is a notable trend transforming the United States dental insurance market. Telehealth, in general, has gained significant traction due to the convenience it offers, and teledentistry, a specialized branch of telehealth focused on dental care, is following suit. Teledentistry allows patients to consult with dental professionals remotely for a variety of services, including initial consultations, follow-up appointments, and basic dental advice. This trend has been accelerated by the need for more accessible healthcare options, particularly during the COVID-19 pandemic, and continues to be popular due to its convenience and cost-effectiveness.

For dental insurance providers, integrating teledentistry into their plans is becoming an important offering, allowing policyholders to access dental consultations from the comfort of their home. This is especially valuable in rural or underserved areas where access to in-person dental care may be limited. Teledentistry also reduces the need for in-office visits, which can save both patients and providers time and money. Also, teledentistry is increasingly being covered by dental insurance plans, either as a core part of coverage or as an optional add-on. Insurance companies are recognizing that offering remote dental care services improves patient engagement and satisfaction while reducing overall healthcare costs by catching issues early before they require more extensive, expensive treatments. As telehealth technologies continue to evolve, the demand for teledentistry is expected to grow, driving further innovation in dental insurance plans and access to care.

Segmental Insights

Coverage Type Insights

Dental Health Maintenance Organization dominated the United States Dental Insurance market, due to their cost-effective structure and emphasis on preventive care. DHMOs typically offer lower premiums compared to other dental plans, making them an attractive option for individuals and employers seeking affordable dental coverage. In DHMO plans, policyholders select a primary care dentist from an established network, and all dental care must be provided by or referred to through that dentist. This structure helps control costs by reducing unnecessary procedures and ensuring coordinated care. DHMOs focus on preventive services, such as cleanings and exams, which can

help reduce the need for more expensive treatments, making them a popular choice among cost-conscious consumers.

Regional Insights

The West region dominated the United States Dental Insurance market, due to its large population, high healthcare awareness, and a growing emphasis on preventive care. States like California, Washington, and Oregon have seen increased adoption of dental insurance as residents prioritize oral health. As a part of this, according to the American Dental Association, between 2022 and 2023, the national dental budget grew by 2.5 percent. Also, the region has a higher concentration of employer-sponsored dental insurance plans, contributing to greater coverage accessibility. The West also benefits from a more diverse and affluent population, with many individuals willing to invest in comprehensive dental care. The presence of major dental insurance providers and healthcare innovations, including teledentistry and digital tools for claims processing, has further boosted the market in this region, making it a leader in the U.S. dental insurance landscape.

Key Market Players

Delta Dental Plans Association

Sun Life Assurance Company of Canada

United HealthCare Services, Inc.

United Concordia Dental

The Guardian Life Insurance Company of America

The Dentists Insurance Company

Allstate Insurance Company

Aetna Inc.

Principal Financial Services, Inc.

StanCorp Financial Group, Inc.

Report Scope:

In this report, the United States Dental Insurance Market has been segmented into the following categories, in addition to the industry trends which have also been detailed below:

United States Dental Insurance Market, By Type:

Major

Basic

Preventive

United States Dental Insurance Market, By Coverage Type:

Dental Preferred Provider Organization

Dental Health Maintenance Organization

Dental Indemnity Plans

Others

United States Dental Insurance Market, By End User:

Senior Citizen

Adults

Minor

United States Dental Insurance Market, By Region:

Northeast

Southwest

West

Southeast

Midwest

Competitive Landscape

Company Profiles: Detailed analysis of the major companies presents in the United States Dental Insurance Market.

Available Customizations:

United States Dental Insurance Market report with the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

Contents

1. INTRODUCTION

- 1.1. Product Overview
- 1.2. Key Highlights of the Report
- 1.3. Market Coverage
- 1.4. Market Segments Covered
- 1.5. Research Tenure Considered

2. RESEARCH METHODOLOGY

- 2.1. Methodology Landscape
- 2.2. Objective of the Study
- 2.3. Baseline Methodology
- 2.4. Formulation of the Scope
- 2.5. Assumptions and Limitations
- 2.6. Sources of Research
- 2.7. Approach for the Market Study
- 2.8. Methodology Followed for Calculation of Market Size & Market Shares
- 2.9. Forecasting Methodology

3. EXECUTIVE SUMMARY

- 3.1. Market Overview
- 3.2. Market Forecast
- 3.3. Key Regions
- 3.4. Key Segments

4. VOICE OF CUSTOMER

- 4.1. Factors Influencing Purchase Decision
- 4.2. Brand Awareness
- 4.3. Source of Information

5. UNITED STATES DENTAL INSURANCE MARKET OUTLOOK

- 5.1. Market Size & Forecast
 - 5.1.1. By Value

5.2. Market Share & Forecast

5.2.1. By Type Market Share Analysis (Major, Basic, Preventive)

5.2.2. By Coverage Type Market Share Analysis (Dental Preferred Provider Organization, Dental Health Maintenance Organization, Dental Indemnity Plans, Others)

5.2.3. By End User Market Share Analysis (Senior Citizen, Adults, Minor)

5.2.4. By Regional Market Share Analysis

5.2.4.1. Northeast Market Share Analysis

5.2.4.2. Southwest Market Share Analysis

5.2.4.3. West Market Share Analysis

5.2.4.4. Southeast Market Share Analysis

5.2.4.5. Midwest Market Share Analysis

5.2.5. By Top 5 Companies Market Share Analysis, Others (2024)

5.3. United States Dental Insurance Market Mapping & Opportunity Assessment

5.3.1. By Type Market Mapping & Opportunity Assessment

5.3.2. By Coverage Type Market Mapping & Opportunity Assessment

5.3.3. By End User Market Mapping & Opportunity Assessment

5.3.4. By Region Market Mapping & Opportunity Assessment

6. UNITED STATES MAJOR DENTAL INSURANCE MARKET OUTLOOK

6.1. Market Size & Forecast

6.1.1. By Value

6.2. Market Share & Forecast

6.2.1. By Coverage Type Market Share Analysis

6.2.2. By End User Market Share Analysis

7. UNITED STATES BASIC DENTAL INSURANCE MARKET OUTLOOK

7.1. Market Size & Forecast

7.1.1. By Value

7.2. Market Share & Forecast

7.2.1. By Coverage Type Market Share Analysis

7.2.2. By End User Market Share Analysis

8. UNITED STATES PREVENTIVE DENTAL INSURANCE MARKET OUTLOOK

8.1. Market Size & Forecast

8.1.1. By Value

8.2. Market Share & Forecast

8.2.1. By Coverage Type Market Share Analysis

8.2.3. By End User Market Share Analysis

9. MARKET DYNAMICS

9.1. Drivers

9.2. Challenges

10. MARKET TRENDS & DEVELOPMENTS

11. SWOT ANALYSIS

11.1. Strength

11.2. Weakness

11.3. Opportunity

11.4. Threat

12. POLICY & REGULATORY LANDSCAPE

13. UNITED STATES ECONOMIC PROFILE

14. COMPETITIVE LANDSCAPE

14.1. Company Profiles

14.1.1. Delta Dental Plans Association

14.1.1.1. Company Details

14.1.1.2. Products & Services

14.1.1.3. Financials (As Per Availability)

14.1.1.4. Key Market Focus & Geographical Presence

14.1.1.5. Recent Developments

14.1.1.6. Key Management Personnel

14.1.2. Sun Life Assurance Company of Canada

14.1.2.1. Company Details

14.1.2.2. Products & Services

14.1.2.3. Financials (As Per Availability)

14.1.2.4. Key Market Focus & Geographical Presence

14.1.2.5. Recent Developments

14.1.2.6. Key Management Personnel

14.1.3. United HealthCare Services, Inc.

- 14.1.3.1. Company Details
- 14.1.3.2. Products & Services
- 14.1.3.3. Financials (As Per Availability)
- 14.1.3.4. Key Market Focus & Geographical Presence
- 14.1.3.5. Recent Developments
- 14.1.3.6. Key Management Personnel
- 14.1.4. United Concordia Dental
 - 14.1.4.1. Company Details
 - 14.1.4.2. Products & Services
 - 14.1.4.3. Financials (As Per Availability)
 - 14.1.4.4. Key Market Focus & Geographical Presence
 - 14.1.4.5. Recent Developments
 - 14.1.4.6. Key Management Personnel
- 14.1.5. The Guardian Life Insurance Company of America
 - 14.1.5.1. Company Details
 - 14.1.5.2. Products & Services
 - 14.1.5.3. Financials (As Per Availability)
 - 14.1.5.4. Key Market Focus & Geographical Presence
 - 14.1.5.5. Recent Developments
 - 14.1.5.6. Key Management Personnel
- 14.1.6. The Dentists Insurance Company
 - 14.1.6.1. Company Details
 - 14.1.6.2. Products & Services
 - 14.1.6.3. Financials (As Per Availability)
 - 14.1.6.4. Key Market Focus & Geographical Presence
 - 14.1.6.5. Recent Developments
 - 14.1.6.6. Key Management Personnel
- 14.1.7. Allstate Insurance Company
 - 14.1.7.1. Company Details
 - 14.1.7.2. Products & Services
 - 14.1.7.3. Financials (As Per Availability)
 - 14.1.7.4. Key Market Focus & Geographical Presence
 - 14.1.7.5. Recent Developments
 - 14.1.7.6. Key Management Personnel
- 14.1.8. Aetna Inc.
 - 14.1.8.1. Company Details
 - 14.1.8.2. Products & Services
 - 14.1.8.3. Financials (As Per Availability)
 - 14.1.8.4. Key Market Focus & Geographical Presence

- 14.1.8.5. Recent Developments
- 14.1.8.6. Key Management Personnel
- 14.1.9. Principal Financial Services, Inc.
 - 14.1.9.1. Company Details
 - 14.1.9.2. Products & Services
 - 14.1.9.3. Financials (As Per Availability)
 - 14.1.9.4. Key Market Focus & Geographical Presence
 - 14.1.9.5. Recent Developments
 - 14.1.9.6. Key Management Personnel
- 14.1.10. StanCorp Financial Group, Inc.
 - 14.1.10.1. Company Details
 - 14.1.10.2. Products & Services
 - 14.1.10.3. Financials (As Per Availability)
 - 14.1.10.4. Key Market Focus & Geographical Presence
 - 14.1.10.5. Recent Developments
 - 14.1.10.6. Key Management Personnel

15. STRATEGIC RECOMMENDATIONS

- 15.1. Key Focus Areas
- 15.2. Target Type
- 15.3. Target End User

16. ABOUT US & DISCLAIMER

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