



Dental Benefits 2020:

**Maintaining oral health during COVID-19
and beyond**

The Guardian Life Insurance
Company of America
New York, NY

[guardianlife.com](https://www.guardianlife.com)

Introduction

The impact of COVID-19 on oral health

In March 2020, the pandemic required many Americans to make abrupt changes to their lifestyle and health habits, including their ability to visit the dentist. For several months, dental offices were closed for everything but emergency care.

In May, Guardian conducted a survey about the pandemic's impact on oral health care as a follow-up to a January 2020 survey of consumer dental benefits and oral health trends. The findings from both surveys offer insight into consumer sentiment, use of preventive dental care services, experience with and attitudes toward teledentistry, and feelings about returning to the dentist for non-emergency services.






3 in 4 adults will be comfortable going to the dentist by year-end 2020

This report examines how oral health habits have been influenced by the COVID-19 pandemic. It also explores how the dental industry and oral health care practices may be impacted in the future. Furthermore, the findings reveal growing interest in access to teledentistry and digital communication and service channels, especially among younger adults, working parents, and those in rural areas of the country.

15% of adults feel COVID-19 has negatively impacted their oral health

While most Americans do not feel their oral health has been adversely affected by the pandemic, about three in ten say they are less likely to visit the dentist for treatment in the coming months due to concern about the virus.

COVID-19 is having a negative impact on ... (Top 3 on 10-point scale)

	Likelihood to visit the dentist	29%
	Likelihood to visit the doctor	25%
	Stress level	24%
	Oral health	15%
	Physical health	15%

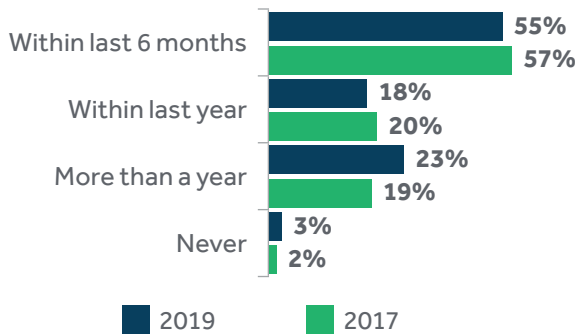
Most adults do not know if their provider offers teledentistry services, nor how they would access such services during the pandemic. In addition, many are uncertain whether teledentistry is covered by their dental plan. Nonetheless, more than one-third of all adults would be open to trying teledentistry in certain situations.

By understanding consumer attitudes and behaviors toward oral health care and dentist-office visits during the pandemic, providers can better address the needs and concerns of patients during these changing times.

Dental benefits positively influence the use of regular preventive care

In 2019, 73% of US adults visited the dentist for preventive care, down slightly from 77% in 2017. Just over 40% saw the dentist for basic or major restorative services last year.

Visited the dentist at least once in past 12 months For preventive care:



A sizeable minority do not visit the dentist regularly for preventive care, which can increase their risk for oral diseases and make them vulnerable to more serious conditions, like diabetes and heart disease.¹

1 in 4 adults did not visit a dentist for preventive care in 2019

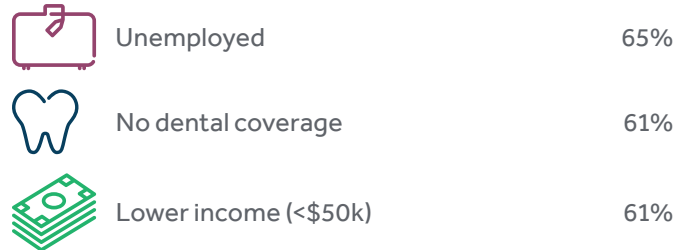
Regardless of age or income, adults with dental benefits are twice as likely to visit the dentist twice a year for preventive care than those without any benefits. More than 30% of adults have no dental coverage.

Received two exams/cleanings in 2019



Most Americans get their dental benefits through their employer (58%). Who has dental benefits? Most likely, it's those who are married with children and whose incomes are more than \$25,000 per year. Least likely: Boomers, those with incomes under \$25,000, retired or unemployed individuals, and those who are single and have no children.

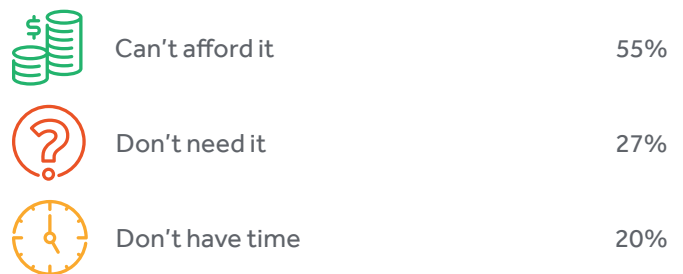
Did not visit the dentist in 2019 For preventive care:



More than half of adults mention the cost of dental services as the primary reason for not visiting the dentist in 2019. The perceived lack of need for dental care and lack of time also are among the top reasons. Dental benefits play an important role in dental care utilization. Of those who mention cost as a barrier to visiting the dentist, two-thirds lack dental benefits.

Top reasons for not visiting the dentist in the past 12 months

For preventive care:



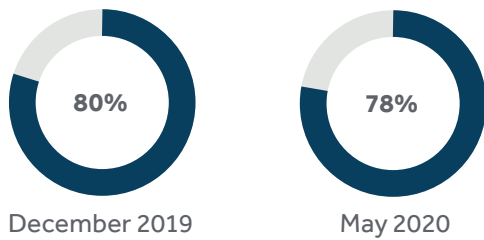
¹ <https://www.ada.org/en/publications/ada-news/2018-archive/march/survey-more-americans-want-to-visit-the-dentist>, March 2018.

Lack of health literacy contributes to poor oral health care habits

Most American adults believe oral health is important; in fact, nearly eight in ten rate oral health highly important, with little change since the pandemic. Some adults admit to placing lower priority on oral health, including those who are younger, have lower income, see the dentist less often, and self-report “poor” oral health.

Importance of oral health

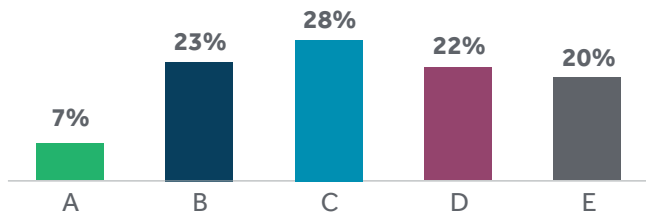
Percent rating highly important (8 – 10 on 10-point scale):



People generally define good oral health as having no cracked or badly discolored teeth or having no cavities. While some adults recognize that proper oral care and regular dental visits can prevent gum disease and tooth decay and help mitigate the need for more extensive dental work, many do not know how often they should visit the dentist or how often to brush and floss.

D+ average grade among US adults on an oral health and dental benefits quiz

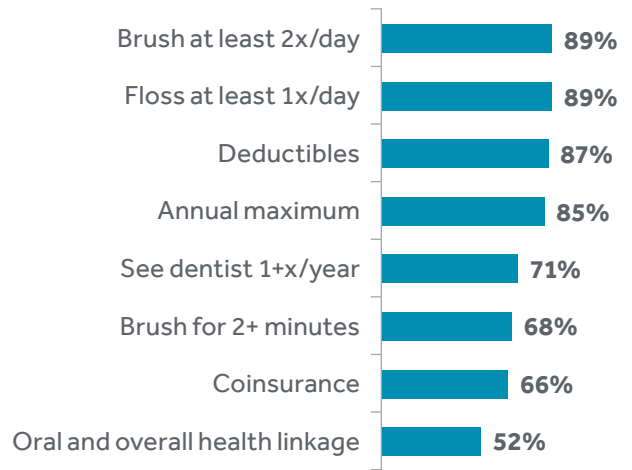
The average score on Guardian’s oral health and dental benefits quiz was 67%. Only three in ten adults received a grade above “C” and one in five failed the quiz.



Only about half of all adults recognize the important connection between oral health and overall health and wellness. More than one-third are unaware of recommendations by the American Dental Association (ADA) for frequency and duration of brushing and flossing.

Oral health and dental benefits quiz

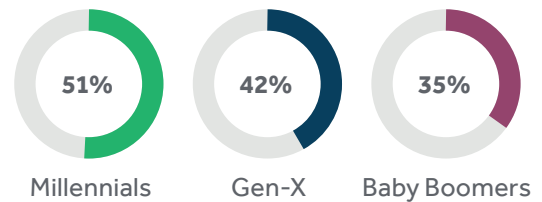
Percent with correct answers:



Certain groups are even less informed about proper dental care and ADA recommendations. These include minorities (particularly Black Americans), part-time or unemployed workers, individuals who work for smaller firms, and those with lower incomes. Scores also vary by age group, with Boomers scoring highest and millennials lowest.

Not making the grade on oral health IQ

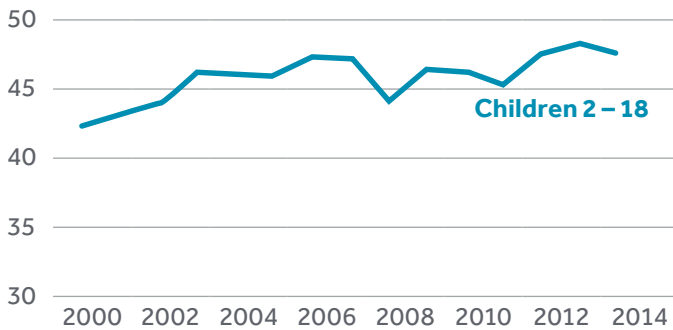
Percent scoring a D or below, by generation:



In lower income households, children are more likely to receive regular dental care than their parents

While adult dental visits have been on the decline, visits for children have increased, largely due to the expansion of Medicaid/Children Health Initiative Program in 2011. Furthermore, improved dental coverage for dependents has helped to improve access to care for children whose parents have some type of dental benefits.

Upward trend in US child dental visits¹



Parents may not always follow the ADA's recommendation for their own dental care, but they are more likely to ensure their children receive the care they need.

One or more preventive care visits in 2019



Parents with annual incomes under \$50,000 are less likely to bring their children to the dentist compared to those who earn more. In addition to cost, health literacy may be a factor: lower income parents tend to receive below average grades on Guardian's oral health and dental benefits quiz (58% failed).

Lower income parents are less likely to visit the dentist annually compared to those earning more than \$50,000 a year. They also tend to take their children for preventive care visits more often than they go for their own exams and cleanings.

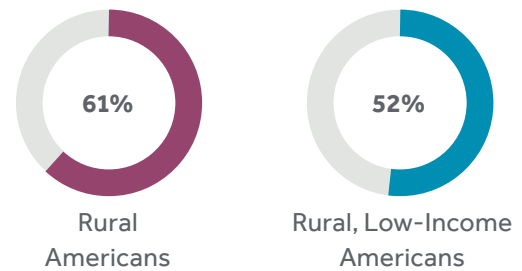
Frequency of dental visits by annual household income¹

	Income <\$50k	Income \$50k+
2x/year or more	63%	78%
1x/year	24%	15%

People in rural communities — especially those with lower incomes — struggle with access to dental care. While nearly 75% of Americans in urban and suburban areas have access to dental benefits, only 60% of people living in rural areas do. Access drops to 52% among lower income, rural households.

Consequently, people living in rural areas are also less likely to visit the dentist annually and to rate their oral health as "excellent" or "good."

At least one preventive care visit in 2019



¹ Health Policy Institute analysis of the Medical Expenditure Panel Survey, AHRQ, 2016.

The patient-dentist relationship is important to patient satisfaction and regularity of care

Most patients (85%) visit an in-network dentist and nearly half see a dentist referred to them by a relative or friend. Either way, once they find a dentist they like and trust, many choose to stay with that practice. They will not switch dentists, which is one reason network size is so important.

Those who have been with their current dentist longest are most likely to receive regular care, report better oral health, and are more satisfied with the quality of care received.

Furthermore, patients who have longstanding relationships with their dentist rate the quality of their care higher than those who don't.

Length of patient-dentist relationship

	1 – 2 Years	3 – 9 Years	10+ Years
Visit dentist 2x/year	35%	49%	57%
Excellent/very good oral health	38%	50%	60%
Highly satisfied with quality of care	74%	86%	92%



The pandemic disrupted access to preventive dental care for many adults and their children

Only about one in five adults visited a dentist office during the pandemic, mostly for a child’s emergency care.



20% of adults have visited a dentist office during the pandemic, for themselves or for a child

As dental offices closed due to the pandemic, most existing appointments were canceled, which negatively impacted access to care. Roughly 40% say they experienced a dental issue (their own or a child’s) that would have otherwise prompted a dentist visit.

2 in 5 reported dental issues and would have seen a dentist if not for the pandemic



Nearly 80% of all cancelled or rescheduled appointments were for preventive care (exams and cleanings); few adult appointments had been for procedures such as crowns (10%), fillings (10%), and braces (2%). Children were more likely to miss appointments, especially for braces (14%).

Most communications to cancel or reschedule appointments were initiated by dental care providers via phone call or text.

More than 80% of canceled appointments were initiated by providers

Fifteen percent of appointments were canceled by patients. Two percent were not canceled, but the patient skipped the appointment without providing a notification.

Use of oral health care services during the COVID-19 pandemic

	Adults	Children
Visited the dentist for routine care or cleaning	10%	18%
Visited the dentist for an emergency	5%	11%
Consulted with the dentist via phone, text, or video chat	6%	12%
Had a dental appointment that was moved or rescheduled	13%	23%
Had a dental appointment that was cancelled	12%	15%

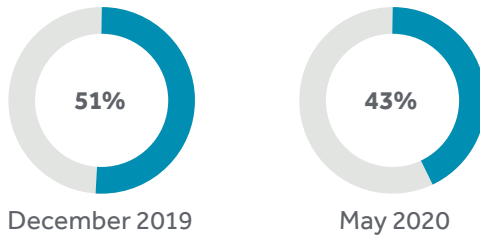
Self-reported oral health declined during the pandemic

Just four in ten adults believe that their oral health is “excellent” or “very good” — down from just over 50% prior to the coronavirus outbreak and the closure of dental offices for non-emergency services.

One in five Americans considers their oral health to be poor. The number is higher among the populations who perform poorly on the quiz.

Self-reported oral health

Percent rating excellent/very good (4 – 5 on 5-point scale):



The ADA recommends dental visits at least once a year. Even before the onset of the COVID-19 pandemic, less than half of all adults (45%) report receiving semi-annual exams; seven in ten go at least once a year. Additional research shows that adults receiving at least one yearly dental exam has trended downward since 2008.¹

Adults with low self-reported oral health

Percent “fair” or “poor”:

Higher HH Income (\$75,000+)	8%	Lower HH Income (<\$75,000)	31%
Full-time workers	16%	Part-time workers	29%
Large employers (100+ ee’s)	16%	Unemployed	37%
Dental coverage	17%	Small employers (<100 ee’s)	21%
Visit 1+x/year	17%	No dental coverage	33%
		Visit <1x/year	43%

Guidance from the ADA and the Centers for Disease Control (CDC) restricted in-person patient care to emergency services only during the first few months of the pandemic. Despite the more limited access to dental offices, most adults indicate they maintained good oral hygiene at home — for themselves and their children — while sheltering in place.

1 in 5 adults changed their oral health care habits at home during the pandemic



On average, 20% report making changes to their oral health habits during the pandemic; most of the changes were for the better. The most common improvements to dental hygiene include increased flossing, brushing more frequently and thoroughly, and eating a healthier diet, such as consuming fewer sweets.

Among those reporting negative changes to their oral health habits, the most common was increased intake of sweets; few report less frequent brushing or flossing.

Changes to oral health habits during the COVID-19 pandemic

	Positive	Negative
Changes to flossing habits	42%	7%
Frequency of brushing your teeth	39%	9%
Thoroughness of your teeth brushing	39%	5%
Consumption of sweets	27%	13%

¹ Health Policy Institute analysis of the Medical Expenditure Panel Survey, AHRQ, 2016.

Office closures contributed to an increase in the use of teledentistry services

Overall, one in five adults indicate they have used teledentistry services — before or during the pandemic — for either themselves or a child. Most patients were unable to make physical visits to their dentist during the pandemic; consequently, use of teledentistry doubled from roughly 9% pre-pandemic to 19% between March and May 2020.



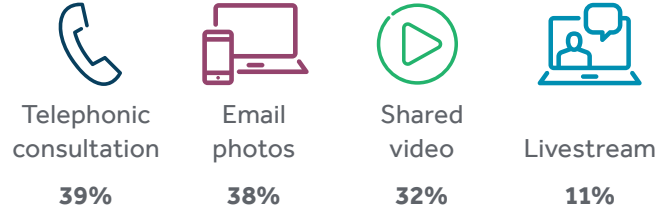
20% of adults have used teledentistry for themselves or a child

Adults are more likely to have used teledentistry for their children than for themselves. The percentage of children using teledentistry is more than double that of adults, both before and during the pandemic.

Use of teledentistry before and during COVID-19

	Adults	Children
Used teledentistry before COVID-19	4%	11%
Used teledentistry during COVID-19	7%	16%
NET: Have ever used teledentistry	11%	27%

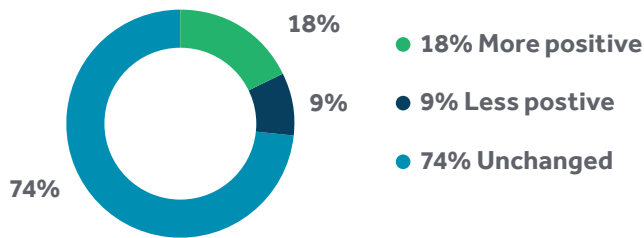
Most teledentistry experiences have been telephonic or involved emailing photos/videos



Patient attitudes toward teledentistry remain mostly unchanged, but some see situational value

One in six adults report feeling more positive about teledentistry since the start of the pandemic and view it as a useful tool in maintaining good oral health. Only 9% feel less positive while most report that their opinions of teledentistry remain unchanged.

Patient attitudes toward teledentistry since COVID-19



More than 40% of adults say they would not consider using teledentistry services following the pandemic. But nearly one in four indicate they would be open to using teledentistry even after dentists are seeing patients for non-emergency care.

1 in 4 adults are open to using teledentistry after the pandemic



Those who would consider using teledentistry after the pandemic see its value for specific circumstances, such as when they are physically unable, caring for young children or an elderly parent, or due to work schedule.

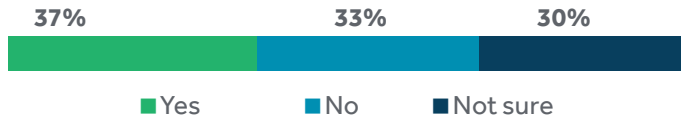
While use of teledentistry increased during the pandemic, lack of awareness and understanding likely are barriers to further utilization and growth.

Many adults admit they are unfamiliar with teledentistry and lack a sufficient understanding of how it works. Furthermore, 70% aren't sure if teledentistry would be covered by their dental insurance plan, and one in five don't know if their provider offers teledentistry services.

My dental insurance covers teledentistry



I would be open to teledentistry if it's covered



The likelihood of using teledentistry is influenced greatly by whether the services would be covered by insurance. More than one-third of adults would be willing to use teledentistry in certain situations, if they knew the services would be covered by their insurance plan.



33%

of adults are more likely to use teledentistry if their insurance plan covers it

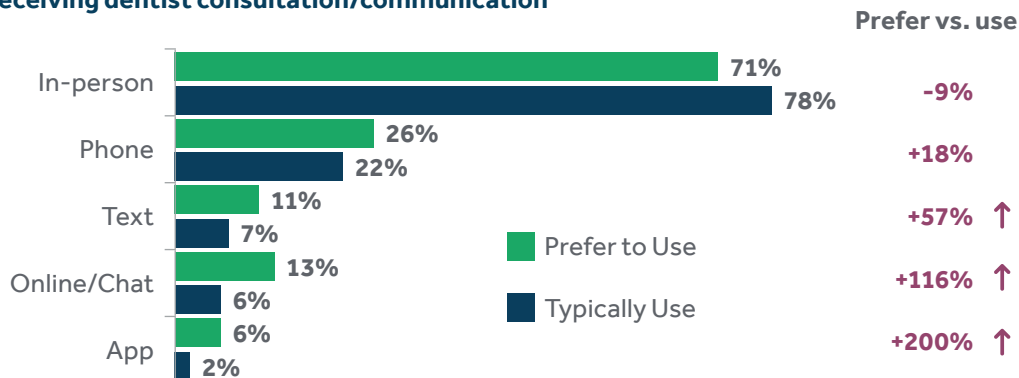


Millennials and working parents are among the most receptive to teledentistry

Naturally, most patients prefer in-person communication with their dentist, but many show an increased interest in digital interactions with their provider's office. When asked to evaluate various methods of communicating with their provider for appointments and consultations, etc., a higher percentage prefer to use texting and online chat than have access to those channels today.

Similarly, interest in digital channels for interacting with dental insurance companies is also on the rise, including access to a self-service portal for benefits plan information and claims submission, mobile applications, and online chat. Millennials and working parents with young children are among the most interested in using teledentistry, as well as digital channels to enhance communication with their dental provider (including teledentistry).

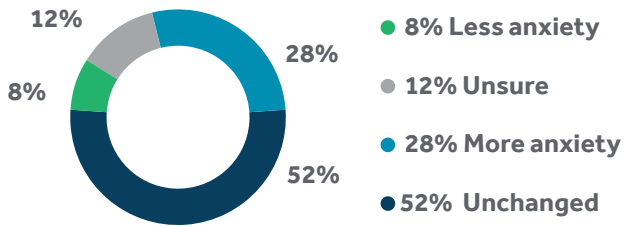
Methods for receiving dentist consultation/communication



Communication of office safety measures will help patients feel more comfortable returning to the dentist

Some adults are concerned about safety when visiting the dentist during the pandemic. Nearly three in ten adults say they are more anxious about visiting the dentist since the coronavirus outbreak — three times the percent who are less anxious. Yet, a majority of adults say their anxiety about visiting the dentist has been unaffected by the pandemic.

Anxiety about visiting the dentist since the pandemic



Three in ten adults report they are already comfortable returning to the dentist for preventive care, while more than 50% anticipate feeling comfortable visiting the dentist by September.

Generation Z, younger millennials, and single males are among the most likely to say they are comfortable returning to the dentist.

5 in 10 adults say they're comfortable visiting the dentist by September



Office safety is key for patients to feel comfortable returning to the dentist. Patients planning to visit their dentist rank protective equipment and physical distancing/limited number of patients in the office as their top concerns. Other important factors include guidance from public health experts and local/state governments' safety assessments.

More than 1 in 3 say communicating an office's safety measures is important to making them feel comfortable returning to the dentist

Patients need to be made aware of the safety measures their dentist has taken. Adults will be less anxious about in-person appointments if their dentist clearly communicates the steps taken to maintain patient safety.

What patients would need to feel comfortable returning to the dentist

Top mentions:

Dentist & staff wearing protecting equipment	40%
Communication about office safety measures	37%
Limited number of patients in office	35%
Public health experts say it's safe	28%
Vaccine for COVID-19 is available	25%
State/local government says it's safe	24%
COVID-19 treatment is available	22%

COVID-19 will likely bring about lasting changes to the delivery of oral health care in America

Americans have faced limited access to in-person dental care due to the COVID-19 pandemic. Without the usual accessibility to office visits, the industry is seeing new trends and receptivity to teledentistry, particularly in emergency situations, and greater access to digital communications and self-service channels. Oral health habits have gone largely unchanged, but when home health changes were made, they were usually positive.

Given the restricted access to preventive care during the first six months of 2020, many adults feel their oral health has been negatively impacted. Many are anxious to schedule exams and cleanings in the second half of the year and expect to return to the dentist by September. An increase in safety precautions are desired to reduce anxiety for in-person visits and enhanced communication style to better accommodate patients during changing times.



Oral health habits

- Dental health habits have mostly remained the same
- When changes were reported, they were usually positive
- Flossing habits improved the most during the pandemic



Office visits during pandemic

- Most dental appointments were canceled or rescheduled
- The pandemic caused many adults to forego contacting their dentist for issues when office visits would have otherwise been made
- Most canceled appointments were for preventive care
- Cancellations were usually initiated by the provider



Teledentistry

- Awareness and use of teledentistry services doubled during the pandemic
- Positive attitudes toward teledentistry also increased
- Knowledge of insurance coverage for teledentistry would help to increase participation
- There is an interest for teledentistry going forward
- Emergencies would be the most common use
- Teledentistry is more likely to be used for children than adults
- Millennials and working parents are most receptive
- Most teledentistry services were conducted via phone or email

Methodology and sample characteristics

Impact of COVID-19 on oral health in America survey

This survey was fielded in May 2020 for Guardian by Zeldis Research, an independent market research firm located in Ewing, NJ.

Results are based on a national online survey of 1,000 individuals ranging in age from 24 – 70. The survey sample is nationally representative of US consumers. Data shown in this report have been collected in a way to reflect the actual proportion of individuals in the US by gender, race, ethnicity, household income, and age, based on data from the Census Bureau. The margin of error is +/-2.7% at the 95% confidence level.

Dental Benefits 2020 consumer trends survey

This survey was fielded in January 2020 for Guardian by Zeldis Research, an independent market research firm located in Ewing, NJ.

Results are based on a national online survey of 1,200 individuals age 24 and older. The study also takes a specific look at retirees, with 314 individuals in the sample who are retired across ages. The survey sample is nationally representative of US consumers. Data shown in this report have been collected in a way to reflect the actual proportion of individuals in the US by gender, race, ethnicity, household income, and age, based on data from the Census Bureau. The margin of error is +/-2.3% at the 95% confidence level.

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