



 **Guardian Edge®**

Inflection Point

**The impact of COVID-19
on oral health and dental benefits**

The Guardian Life Insurance
Company of America
New York, NY

guardianlife.com

Introduction

COVID-19 has been a challenging period for dentists and patients alike. Although 15% of US adults said the pandemic negatively impacted their oral health, dental visit rates have rebounded in 2021. In the summer of 2020, only one in five US adults said they'd visited the dentist for themselves or their child during the pandemic.¹ As of April 2021, 68% had done so for themselves, and 76% had brought their child.

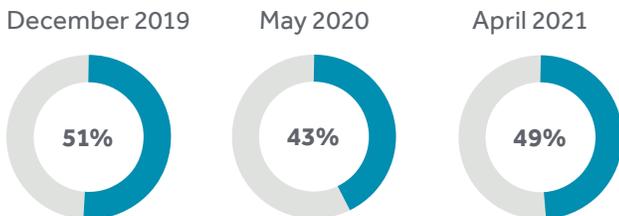


Nearly 7 in 10 adults say they've been to the dentist during COVID-19

Only 24% of US adults said they'd avoided the dentist entirely during COVID-19, and 25% said they'd avoided dental visits for their child. Consequently, self-reported oral health has recovered to nearly pre-pandemic levels.

Self-reported oral health

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



While dental claims declined during the pandemic, the dramatically lower rates seen in the first half of 2020 have largely recovered.

However, despite overall lower dental benefits utilization, only a fraction of US adults reported that the pandemic made them value their dental benefits less, and those with insurance were far likelier to visit the dentist during COVID than those without.

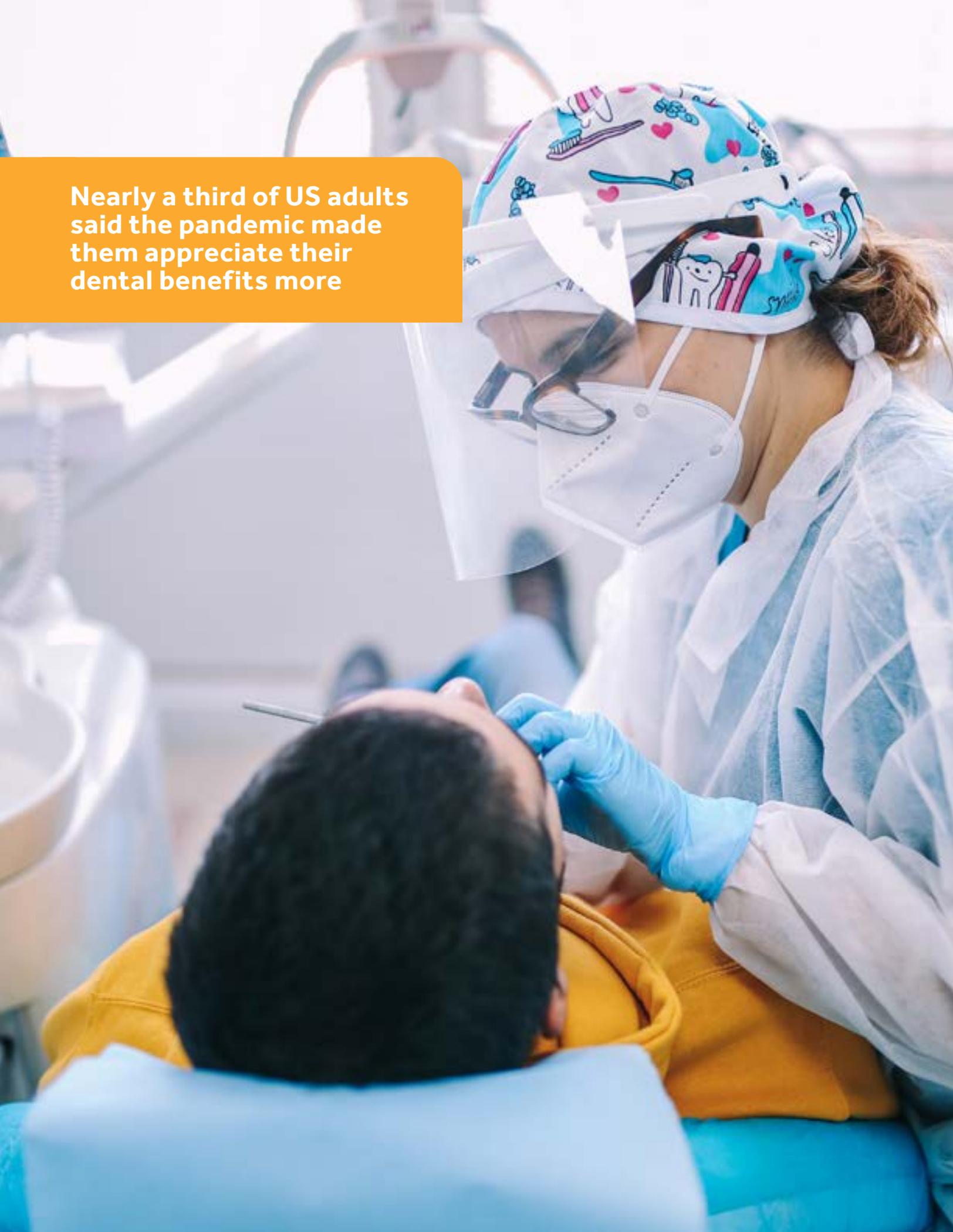


3 out of 4 adults with dental insurance visited the dentist 2x or more during the pandemic vs. only 58% of those without dental coverage

While COVID has undoubtedly been a challenging and painful time for many, it ultimately prompted advancements in dental safety and reinforced the importance of oral health as a key part of overall well-being. As the industry moves forward, it presents an opportunity to re-educate patients on the importance of good oral health, as well as examine new consumer attitudes around well-being and what consumers expect from their dentists, dental benefits, and insurance providers.

By understanding consumer attitudes and behaviors toward oral health care during the pandemic and determining which are likely to last, employers can prepare themselves to better address the oral health needs and concerns of their employees during the pandemic and beyond.

**Nearly a third of US adults
said the pandemic made
them appreciate their
dental benefits more**



Despite lower utilization, the pandemic prompted greater appreciation for dental benefits

Although dental practices were forced to close during the early phase of the pandemic — therefore driving dental benefits utilization lower — nearly a third (30%) of patients with dental insurance said the pandemic caused them to value their dental benefits more. Only 3% said it made them value their benefits less.



10x as many US adults said the pandemic made them value their dental benefits more than value them less

This may be because dental benefits incentivize visiting the dentist more regularly. When patients couldn't do that during COVID, they felt the difference, and reported a 16% decline in oral health.

By early 2021, dental visits had rebounded to exceed pre-pandemic levels, likely because of "catch-up" visits due to missed appointments during 2020. Of patients who have been to the dentist during COVID-19, 72% have gone at least twice, which is higher than the 45% of Americans who typically go to the dentist twice a year.

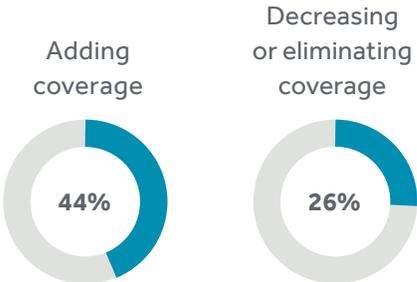
Of patients who went to the dentist during COVID-19, nearly 3 out of 4 (72%) have gone at least twice



COVID-19 also influenced employers' attitudes toward dental benefits. Though only 11% say they've made changes to dental coverage during COVID, nearly a quarter (23%) report they're planning future changes to dental benefits.

Percentage of employers planning to add vs. decrease dental coverage

Base: Planning to change dental coverage



Despite fewer opportunities to use dental benefits, the fact that both consumers and employers alike obviously recognize the value of dental coverage is a key takeaway from the pandemic.

Teledentistry increased as patients sought alternatives to in-person care during COVID

Dental office closures during the pandemic prompted more practices to implement teledentistry than had done so in the past. Thirty percent of US adults report having used teledentistry, up from 20% in 2020.²

Although 4 in 10 (41%) of consumers see situational value in teledentistry — for example, during the pandemic or for emergencies — a third say teledentistry is not something they'd consider.

Preferred consumer use cases for teledentistry

Base: Consumers who believe teledentistry is a good option in certain situations



Consults for future dental work
72%



Emergencies
66%



While traveling
58%

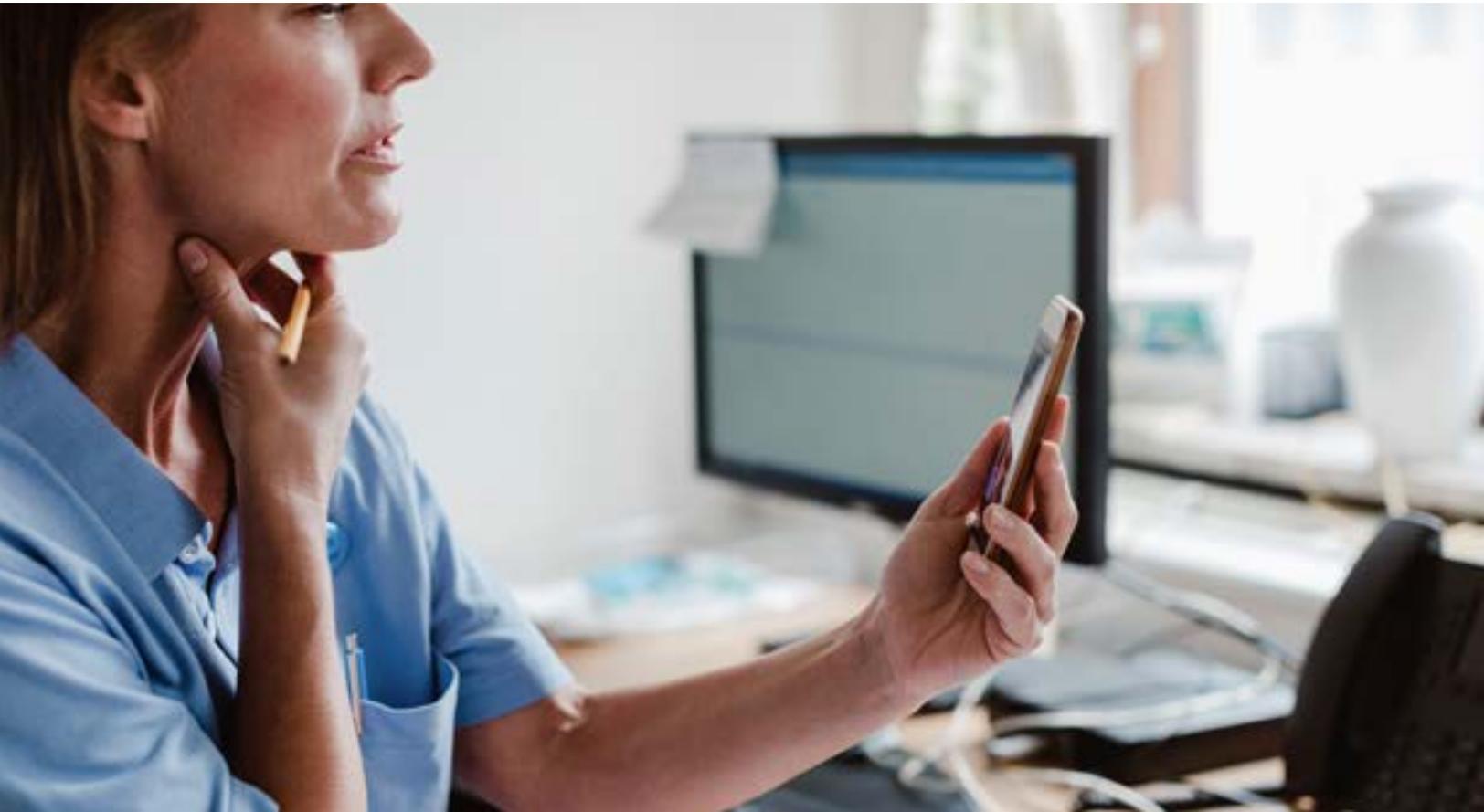
This is roughly in line with dentists' attitudes; just over 4 in 10 (42%) of dentists who offered teledentistry during the pandemic have already discontinued it or plan to discontinue when COVID-19 is over.

Still, it's significant that the pandemic opened more patients' minds to teledentistry, especially younger ones.



1 in 4 millennials say teledentistry is a good option to have in general, even after the pandemic

Critically, teledentistry helps reduce emergency department visits, lowering the risk of exposure to the virus as well as medical costs. As COVID-19 is still a factor, teledentistry will continue to be an attractive alternative for many patients.³



More than 6 in 10 consumers want better explanations of what their dental plans cover



Consumers want clear communication around dental benefits and oral health, preferably via digital channels

Given the many changes that took place in dental care during the pandemic, communication was key. Many consumers reported using digital methods to communicate with dental practices and insurance companies during COVID, and show a clear preference for continuing to do so.

When it comes to financially preparing for dental procedures, just over half (55%) of consumers report they'd be interested in a mobile app that provides real-time cost information. Eleven percent of consumers also say they'd be interested in discounts on cosmetic dental services through their dental insurers, like teeth whitening.

Percentage of consumers who want to use tech to ...

	Get explanation of benefits received	69%
	Get info on what's covered	68%
	Get claims status	66%
	Get info on oral health	62%



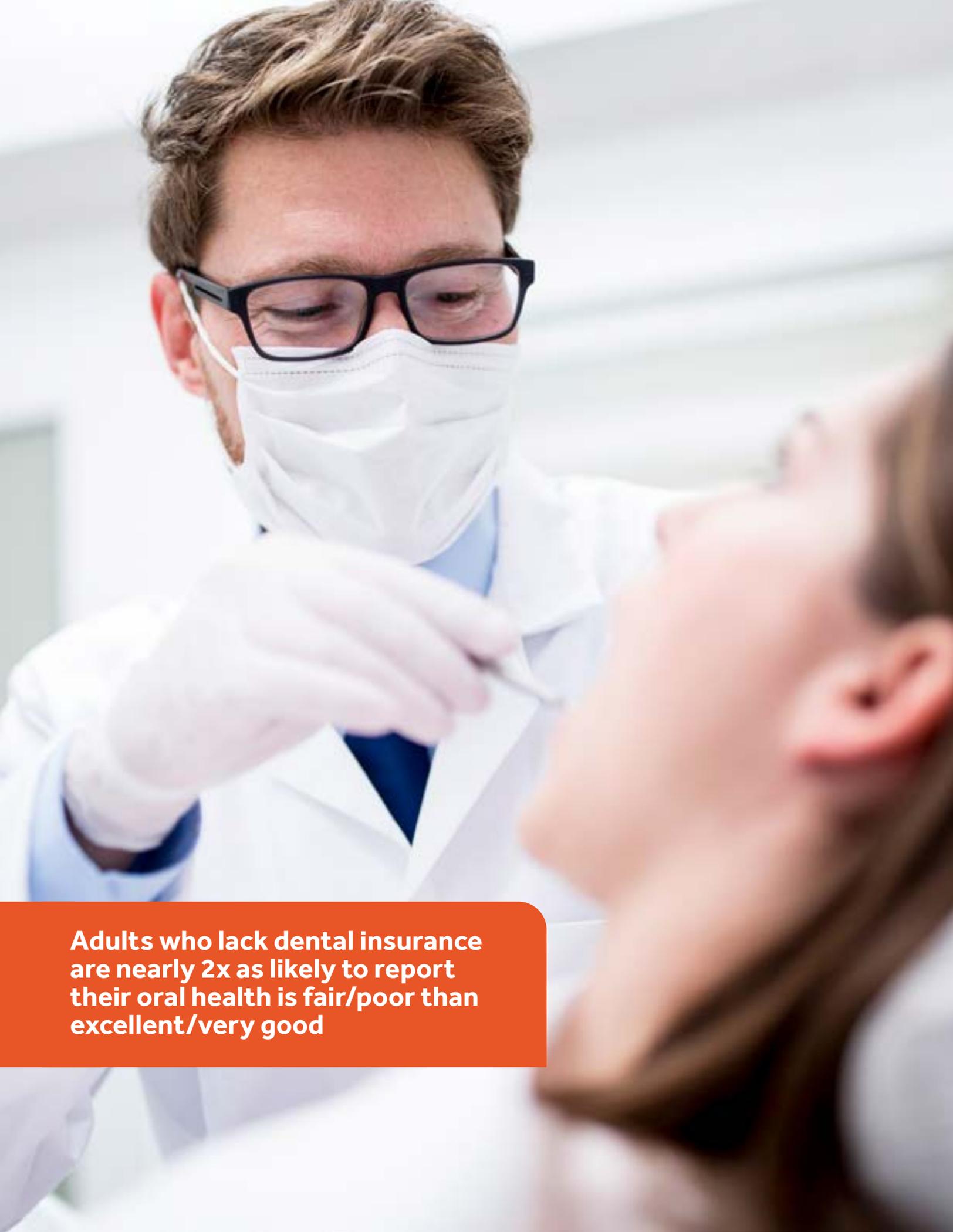
3 out of 4 millennials are interested in a mobile app that provides real-time dental procedure cost information

While it's up to dental insurers to determine parameters on what they'll cover, employers have an opportunity to play a key role in providing digital tools and frequent communications to their employees that help aid their understanding of dental benefits.

In addition to wanting information about their dental plans to be available through digital, self-service methods, consumers want a deeper understanding of what's covered by their dental benefits. Of US adults who have dental insurance, nearly 1 in 3 (32%) say they don't have a good understanding of their benefits.

More than 6 in 10 (63%) of consumers want a better explanation of what their dental plans cover





Adults who lack dental insurance are nearly 2x as likely to report their oral health is fair/poor than excellent/very good

The pandemic widened gaps in dental visits for those in underserved groups

Even before COVID-19, workforce well-being was an area of increasing focus for employers. The pandemic accelerated that trend. Nearly half (48%) of employers say COVID-19 made them more aware of employees' well-being, likely because Americans' overall well-being fell during the pandemic.

Guardian Workforce Well-being IndexSM

	2016	2020 February	2020 May	2021 March
High	10	10	10	10
Average	6.2	6.7	5.9	6.2
Low	0	0	0	0

The same held true for oral health.



In December 2019, 51% of Americans rated their oral health "excellent" or "very good." In May 2020, this had declined to 43%

However, despite dental visits declining for everyone during the pandemic, certain demographic groups were less likely to visit the dentist during the pandemic than others. In fact, those who visited the dentist at lower rates during COVID-19 aligned with those who were less likely to visit the dentist regularly pre-pandemic.

% of adults who visited the dentist twice yearly pre-pandemic

Full-time workers	46%	Part-time workers	41%
		Unemployed	32%
Household income \$75K-\$99K	55%	Household income <\$25K	29%
White Americans	47%	Black Americans	35%
Urban Americans	43%	Rural Americans	37%

% of adults who visited the dentist during COVID for routine care/cleaning

Full-time workers	73%	Part-time workers	62%
		Unemployed	35%
Household income \$75K-\$99K	73%	Household income <\$25K	35%
White Americans	66%	Black Americans	53%
Urban Americans	52%	Rural Americans	31%

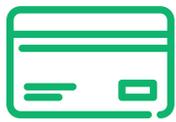
While in some cases the percentages of underserved consumers who received preventive dental care increased during the pandemic, the gap between those who regularly visit the dentist and those who don't widened — in some cases, significantly.

In many ways, the COVID-19 pandemic highlighted the stark inequalities evident in health care for different groups of Americans, particularly those in low income households. The data above demonstrates how this was also true of oral health.

Demographic groups with lower access to dental benefits have worse oral health

Even accounting for the significant numbers of canceled appointments during the pandemic, there was still a sharp difference in access to dental care between those with dental coverage and those without.

Seventy-four percent of adults with dental coverage visited the dentist during the pandemic compared to 50% of those without insurance. However, the gap is even greater when it came to access to preventive care during the pandemic.



Nearly 7 in 10 adults with dental insurance received routine care or a cleaning during the pandemic, compared to just under half (45%) of adults without dental coverage

Certain subgroups of individuals — namely Black Americans, those with low household incomes, part-time workers, and those in rural communities — are less likely than American adults overall to receive dental coverage through their or their spouse’s employer.

Dental insurance rates among employees

% of US adults who have dental coverage through an employer

41% White Americans	vs.	28% African Americans
62% HH income \$150K+	vs.	4% HH income <\$25K
67% Full-time workers	vs.	27% Part-time workers
57% Urban	vs.	29% Rural

Unfortunately, some overlap exists between groups that are less likely to have dental coverage and who are more likely to report fair or poor oral health.



Black Americans and individuals with a household income of <\$25K are 2x as likely to rate their oral health fair or poor than White Americans and individuals who earn between \$50K–\$74K

Since the connection between preventive dental care and overall oral health and cost savings is well established, this is a concerning trend.



Members with annual preventive dental care for at least two consecutive years had a \$90 decrease in claim costs in the third year



Members with no preventive care experienced an average increase of \$720 in claim costs over two years⁴

By focusing on strengthening outreach to employees who are less likely to have insurance or visit the dentist regularly — or adding coverage if it’s not already offered — employers can contribute to reducing inequality and improving Americans’ overall oral health.

Conclusion

Though Americans' self-reported oral health declined somewhat during the pandemic, as visits tick up along with vaccine rates, it should recover to pre-pandemic levels soon. This is especially true since the pandemic prompted even greater appreciation for dental benefits for many, likely leading to a renewed interest in getting regular dental care. However, for certain demographics and those without dental insurance, employers should be cognizant of where opportunities exist for helping provide more access to dental care. Whether that means adding and/or increasing contributions to dental benefits or improving employee communications to increase awareness around their dental coverage, employers can play an important role in helping improve Americans' oral health.



The dental benefits landscape

- **Appreciation for dental benefits increased** for many Americans as a result of the pandemic, despite lower utilization due to dental office closures.
- **Most employers who plan to change dental benefits plan to increase them.** This aligns well with Americans' continued appreciation (and in some cases, increased appreciation) for their dental benefits due to the pandemic.
- **Most adults with dental insurance received routine care or a cleaning during the pandemic,** compared to just under half (45%) of adults without dental coverage and 88% use dentist in network.
- **Most (88%) Americans with dental insurance visit an in-network dentist.**



Improving access to dental care

- **Low-income adults, Black Americans, and those who live in rural communities** have lower rates of dental coverage and regular dental visits and, consequently, report poorer oral health.
- **Offering or increasing dental coverage and communications around dental benefits** to more vulnerable employee populations may help reduce poor oral health outcomes associated with low access to preventive care.



Consumers want digital opportunities to interact with their benefits and providers

- **Patients want more options for digital communication** with their dental offices and insurance companies, such as email, text, website, and mobile app options.
- **Teledentistry utilization rose** as consumers sought access to remote care during the pandemic, and some hope it remains a treatment option even after the pandemic.

Methodology and sample characteristics

Impact of COVID-19 on oral health in America survey

This survey was fielded in April 2021 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 2021 consumer trends survey

This survey was fielded in April 2021 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 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.

References

- 1 [Maintaining Oral Health During COVID-19 and Beyond](#). The Guardian Life Insurance Company of America. August 2020.
- 2 Ibid.
- 3 ["Teledentistry Reduces Unnecessary Attendance at Urgent Care Clinics During the COVID-19 Pandemic."](#) Journal of the American Dental Association. December 2020.
- 4 [An Ounce of Prevention: The Benefits of Regular Dental Visits](#). The Guardian Life Insurance Company of America. 2019.



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