

The financial strain of dental care: why in-network insurance matters



Dental professionals know better than anyone the long-term consequences of delayed treatment. Small issues escalate. Treatment plans become more complex. Costs rise. The reason? For many patients, dental care is one of the first things to get pushed aside when budgets tighten.

The numbers speak for themselves:

- Fifty-seven percent² of Americans¹ have delayed dental treatments to pay for other expenses.
- The problem is even more prominent among vulnerable groups:
 - Seventy-two percent² of parents with children younger than 18 have delayed dental care to pay for household expenses.
- Seventy-one percent² of caregivers of children or adults with disabilities report the same.
- Forty-nine percent² of Americans¹ report unexpected costs as the biggest pain point in their dental experience.

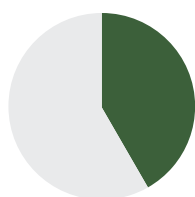
Most patients know oral health matters, but when it's weighted against groceries, rent or an unexpected medical bill, it becomes negotiable.

Forming strong partnerships between dentists and insurers to create comprehensive and flexible plans can help reduce the financial pressure that leads to patients delaying treatment and makes dental care more accessible.



57%²

of Americans¹
have delayed dental
treatments to pay
for other expenses.



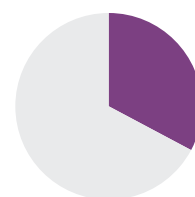
72%²

of Americans¹ with
children younger than
18 have delayed dental
treatments to pay for
household expenses.



71%²

of American¹ caregivers
of children or adults with
disabilities have delayed
dental treatments to pay
for other expenses.



49%²

of Americans¹
report unexpected
costs as the biggest
pain point in their
dental experience.

Sources:

1. Sample: 2,000 U.S. adults age 18+ who make dental insurance decisions.

2. All statistics are taken from “Humana Dental Insurance,” Opinium Research, October 2024.

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