

# Clear costs, clear care: why patients demand transparency in dental insurance



Transparency in healthcare has shifted from a competitive advantage to a baseline expectation. Patients today arrive with more information, tighter household budgets and far less patience for ambiguity, especially when it comes to cost. They want to understand what their care will cost, what their insurance will cover and what they may owe out of pocket before any decisions are made, not weeks later when a bill arrives.

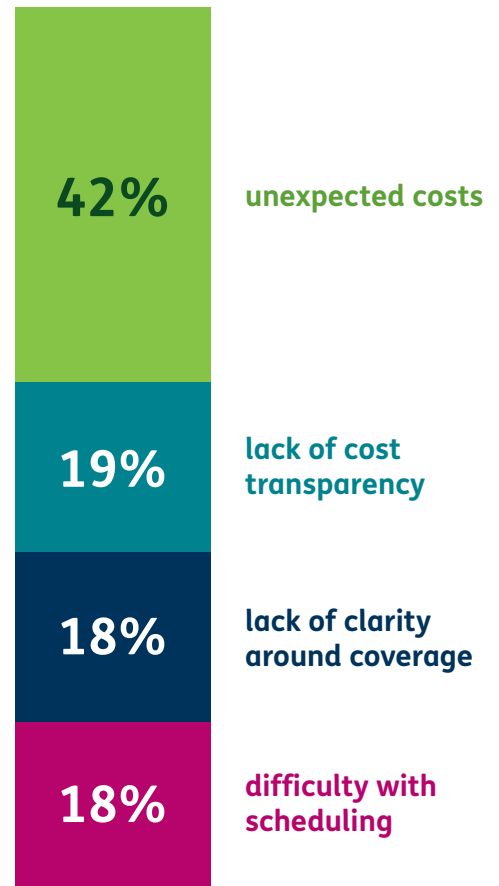
This expectation is particularly strong in dental care. Even routine visits can result in unexpected charges, confusing explanations of benefits or vague coverage details. For many patients, these experiences are a leading source of frustration that weakens the trust in insurers and providers at a time when confidence in the healthcare system is at an all-time low.

## What patients are reacting to

A new consumer survey by Humana makes it clear that patients' frustrations are rooted less in cost itself and more in unpredictability. Among adults in the United States who serve as the primary dental insurance decision makers in their household, 42% cite unexpected costs as their top frustration with dental insurance. Surprise expenses undermine patients' ability to anticipate their financial responsibility. When costs aren't clear from the start, patients often learn what they owe only after care has been delivered. That timing mismatch leaves little room for informed decision-making and contributes to frustration with the overall experience.

Beyond surprise bills, patients also point to broader communication gaps. Nineteen percent of respondents cite a lack of cost transparency<sup>1</sup>, while 18% say coverage details are unclear.<sup>1</sup> Another 18% of respondents point to scheduling difficulties<sup>1</sup>, which often compound existing confusion by adding friction at the start of the care journey. Taken together, these findings suggest a system where patients frequently feel they are making decisions without the full picture.

## Unexpected costs top the list of patient frustrations



Source:

1. "Humana Dental Insurance," Opinium Research, November 2025.

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## Where gaps in clarity appear

Dental insurance structures can be complex, and the survey findings suggest patients may struggle to navigate this complexity without clear, accessible information. Coverage rules such as annual maximums, frequency limits and service exclusions are not always intuitive, and patients may not fully understand how these elements apply to their specific treatment plans.

As a result, cost information may become clearer only after care has been delivered, rather than before treatment decisions are made. This timing misalignment is consistent with the high proportion of respondents who cite unexpected costs and lack of transparency as leading frustrations.

## Why predictability matters

The survey results indicate patients place significant value on predictability in their dental insurance experience. While respondents did not identify cost alone as the primary issue, they consistently highlighted the challenge of anticipating what care will ultimately cost them.

Clearer communication around coverage and expected expenses may help address this gap by allowing patients to better understand their options and financial responsibility in advance. In this context, transparency functions less as a differentiator and more as a foundational expectation for patient confidence.

## Implications for the dental insurance experience

Taken together, the findings suggest that improving clarity around costs and coverage represents a meaningful opportunity to address the most frequently cited patient frustrations. By aligning information timing and communication more closely with patient needs, stakeholders across the dental continuum of care may be able to reduce confusion and improve overall perceptions of the insurance experience.

As patient expectations continue to evolve, research like this underscores the importance of transparency as a core component of how dental insurance is evaluated—not only in terms of affordability, but in terms of clarity, consistency and trust.

## What these findings indicate

The most frequently cited frustrations relate to understanding costs and coverage. Together, these findings highlight the importance of clear, timely information in the dental insurance experience.



Source:

1. "Humana Dental Insurance," Opinium Research, November 2025.

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