

# Network participation for growth: Why insurance relationships belong in the business strategy

## What dentists say about insurance, patient choice and practice competitiveness

For dental practices, growth is rarely driven by a single factor. Reputation matters. Patient experience matters. Scheduling convenience matters. And clinical quality is foundational for success. But in today's dental landscape, one factor increasingly sits at the center of how patients find, choose and stay with a provider, and that's insurance participation.

For many practices, participation in dental insurance networks has historically been viewed as a back-office consideration that's primarily tied to claims, reimbursement and eligibility verification. Those functions still matter, but the business value of network participation extends beyond purely administrative purposes. That's because a strong network relationship can help a practice become more visible to covered patients, and can help support clearer conversations about cost and coverage while strengthening the practice's ability to compete in a market where affordability remains central to patient decision-making.

New Humana research shows that providers overwhelmingly recognize this connection. In a January 2026 survey of U.S. dentists, 98% of respondents said relationships with dental insurance networks affect their ability to attract and retain patients.<sup>1</sup> That finding doesn't suggest that network participation alone guarantees growth, but it does show that nearly every dentist surveyed sees insurance relationships as connected to their practice performance.

## Dentists see network relationships as part of practice growth

**98%** of dentists say relationships with dental insurance networks affect their ability to attract and retain patients<sup>1</sup>

## Patient choice is shaped by cost, access and coverage

When patients choose a dental practice, clinical expertise is only one part of the equation. From a patient's perspective, the decision often includes practical questions such as: Is the practice convenient to my location? Is it recommended by friends, family or peers? Does it accept my insurance? Will I understand what I owe?

### Cost and coverage are leading factors in new patient choice

Dentists said the following factors most influence how new patients choose their practice:

**62%<sup>1</sup>**

Cost transparency and affordability<sup>1</sup>

**55%<sup>1</sup>**

Insurance coverage acceptance<sup>1</sup>

**54%<sup>1</sup>**

Convenience of scheduling<sup>1</sup>

**48%<sup>1</sup>**

Recommendations from other patients<sup>1</sup>

**42%<sup>1</sup>**

Practice reputation<sup>1</sup>

Source: 1. "Humana – Dentist Survey," Opinium Research, January 2026

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## Patient choice is shaped by cost, access and coverage (continued)

Dentists see those considerations clearly. When asked which factors most influence how new patients choose a practice, 62% cited cost transparency and affordability, 55% cited insurance coverage acceptance, and 54% cited convenience of scheduling. Recommendations from other patients followed at 48%, while practice reputation was cited by 42% of respondents.<sup>1</sup>

Those findings are important, because they place coverage and affordability alongside (and in some cases ahead of) the more traditional drivers of patient choice. Reputation and referrals remain

meaningful, but they aren't the only factors shaping the decisions of today's more savvy healthcare consumers. Instead, the ability to use their dental benefits and anticipate costs may influence whether a practice is even considered in the first place.

That's where network participation becomes a strategic growth consideration. A practice can offer high-quality care and a strong patient experience, but prospective patients still need a clear path to choosing that practice. Insurance acceptance can help create that path by aligning the provider with patients' coverage expectations.

## Network participation supports practice visibility

In a competitive dental market, visibility matters. Patients often begin their search by looking for providers who accept their insurance or appear within their plan's network. That makes network participation part of how a practice shows up to prospective patients.

The dentist survey suggests that network participation is already embedded in how most practices operate. Nearly half of dentists surveyed (49%) said their practice participates in one to three networks, while 40% participate in four to nine networks. Only 3% reported participating in none.<sup>1</sup>

What this suggests is that for many dentists, network relationships are a normal part of maintaining access to covered patients. The business equation for network participation then becomes less about simply whether to participate, but which network relationships best align with the practice's patient base, capacity and growth goals.

For a provider evaluating a network, the value proposition should include more than

reimbursement terms. It should also include whether the network can help connect the practice to patients who are looking for covered care, support clearer coverage conversations and reduce friction in the patient decision-making process.

### Network participation is already common across practices

**49%** of dentists say their practice participates in one to three networks<sup>1</sup>

**40%** participate in four to nine networks<sup>1</sup>

**3%** report participating in none<sup>1</sup>

Source: 1. "Humana – Dentist Survey," Opinium Research, January 2026

## Growth has to be sustainable

Growth is only valuable if a practice has the capacity to manage it. The same survey shows that dentists are operating in a pressured environment. 41% reported staffing shortages, 38% reported patient cancellations or no-shows, 33% reported increased patient volume, and 30% reported confusion or inefficiency when verifying patient eligibility and coverage.<sup>1</sup>

Those operational realities matter. A network relationship shouldn't only help a practice attract patients; it should also support the workflows that allow the practice to serve those patients effectively and efficiently. Eligibility verification, claims processing, issue resolution and coverage clarity all shape the day-to-day experience of participating in a network.

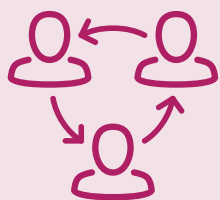
The survey shows a generally positive foundation, with 82% of dentists satisfied with available patient coverage options and 78% satisfied with claims processing speed.<sup>1</sup> At the same time, the continued challenges around verification and administrative complexity point to why dentists may value network partners that make participation easier, clearer and more predictable.

In this sense, network participation is a lever for growth and an operational relationship. The right network should help practices pursue patient growth without creating unnecessary strain for front-office teams, billing staff or providers.

## A stronger way to think about network participation

For practices evaluating their growth strategies, insurance participation deserves a place alongside other business priorities. It intersects with how patients discover providers, how they assess affordability, how they make care decisions and whether they remain with a practice over time.

The survey findings point to a practical reality: dentists already understand that insurance relationships matter. Nearly all say those relationships affect patient attraction and retention, and the factors dentists identify as most influential in patient choice (e.g., cost transparency, affordability and insurance acceptance) are directly connected to the network experience.



### What these findings indicate

Network participation is closely tied to how dentists think about patient attraction, retention and competitiveness.<sup>1</sup> The **survey shows** that providers view insurance relationships as part of the broader business strategy, especially as **patients weigh cost, coverage and convenience when choosing a practice.**<sup>1</sup>

Source: 1. "Humana – Dentist Survey," Opinium Research, January 2026