

# Don't underestimate younger generations' dental health decisions



There's a common misconception that younger generations, particularly Generation Z (18-27 years old) and millennials (28-43 years old), are less invested in their dental care compared to older generations. This narrative has been fueled by several factors, including greater reliance on digital information, the rise of direct-to-consumer healthcare solutions, financial strains, a shift away from traditional healthcare models and the general perception that younger generations prioritize lifestyle choices over health maintenance.

However, a recent Humana survey turns that thinking on its head. The survey revealed that Gen Z and millennials are not only making their dental health a priority, but they are actually outpacing baby boomers (60-78 years old) and the Silent Generation (79 years old and older) in proactive budgeting for both planned and emergency dental care.

## What's driving this change?

Younger generations are using digital platforms, social media and direct-to-consumer solutions to become more proactive about their overall health, including their dental health. This marks a stark departure from the traditional, and more straightforward, biannual cleanings that have long defined older generations' approach to dental care.

This sense of health ownership is prompting younger generations to budget and plan for dental visits to maintain their dental health without financial strain.

## Budgeting takes center stage

Humana's survey shows a significant generational divide, with 50% of Gen Z and 57% of millennials considering planned dental health costs, including cosmetic procedures such as braces and veneers, a budget priority. In contrast, only 29% of baby boomers and just 21% of the Silent Generation prioritize budgeting for these costs.<sup>1</sup>

When it comes to the unexpected, Gen Z leads the way, with 19% setting money aside every 4-6 months for unplanned dental visits, such as emergencies, while 13% of millennials do the same. Only 10% of baby boomers and 4% of the Silent Generation follow this practice.<sup>1</sup>

Additionally, a significant portion of each group never sets money aside for unplanned dental costs: 20% of Gen Z, 20% of millennials, 42% of baby boomers and 60% of the Silent Generation.<sup>1</sup>

These preferences present a strong opportunity for dental providers to partner with insurance carriers, such as Humana, that offer flexible, customizable plans to help younger patients prepare for both expected and unexpected dental costs.

## What providers need to know about in-network preferences

While budgeting remains a significant factor, in-network status is less of a decision point for Gen Z. Only about half (49%) are more likely to visit a dentist if they're in network compared to 60% of millennials, 71% of baby boomers and 76% of the Silent Generation.<sup>1</sup>

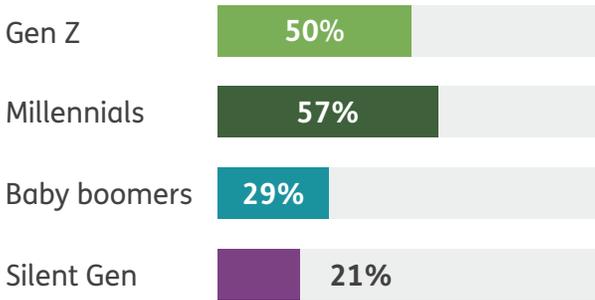
Dental practices that proactively educate younger patients about the cost advantages of in-network care can build trust and encourage lifelong engagement.



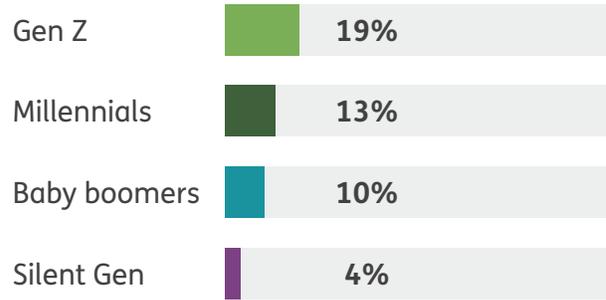
## Key takeaways for providers

Understanding these generational financial preferences is crucial for dental practices seeking to meet the needs of diverse patient bases. Flexible payment plans and preventive care incentives can attract younger patients while also maintaining trust and loyalty with older generations.

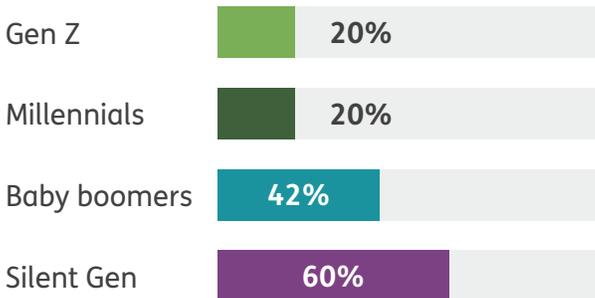
### Percentage of respondents who prioritize planned dental costs, including braces and veneers<sup>1</sup>



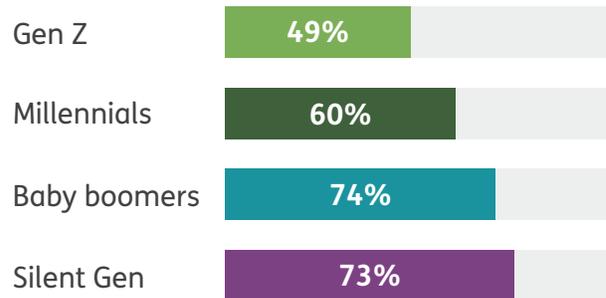
### Percentage of respondents who prioritize unplanned dental costs, such as emergencies, every 4-6 months (on average)<sup>1</sup>



### Percentage of respondents who have never set money aside for unplanned dental costs, such as emergencies<sup>1</sup>



### Percentage of respondents who are likely to see an in-network dentist<sup>1</sup>



Source: 1. All statistics are taken from “Humana Dental Insurance,” Opinium Research, October 2024.

GCHMNSXEN