

The power of in-network care: quick facts across generations



From generation to geography, choosing a dentist isn't just about care—it's about confidence. For most patients, knowing their provider is in network plays a decisive role in where they go and whether they follow through with treatment.

The numbers* speak for themselves: 64% of people are more likely to choose a dentist if they're in network. That number climbs to 69% among those who used their dental benefits in the past year, compared to 56% among those who haven't.

Generational divides

Preferences vary across generations, revealing both trust in and familiarity with in-network care. 76% of the Silent Generation and 71% of baby boomers prefer in-network dentists. This preference falls slightly among Generation X (65%) and millennials (60%), and further among Generation Z (49%).

These differences suggest that while older generations value the stability and predictability of in-network providers, younger generations may be more open to flexibility—or may need clearer communication about the benefits of staying in network.

Regional preferences

Where patients live also plays a key role in their dental decisions. Across rural (66%), suburban (65%) and urban (60%) areas, patients consistently prioritize staying in network, reflecting a broader trend that underscores the importance of building robust, patient-focused networks.

The caregiver community

Caregivers, whether managing the needs of children or adults with disabilities, face unique financial and logistical considerations, with 65% of caregivers preferring in-network providers.

In-network providers help reduce uncertainty, making it easier to plan care while balancing multiple responsibilities.

Source:

* "Humana Dental Insurance," Opinium Research, October 2024.

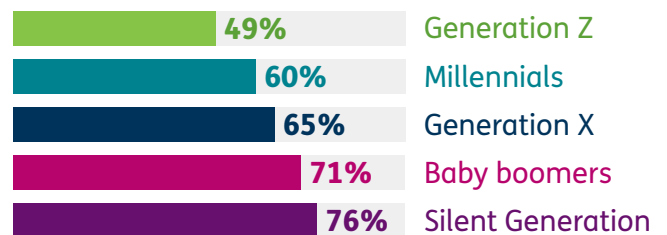
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The takeaway

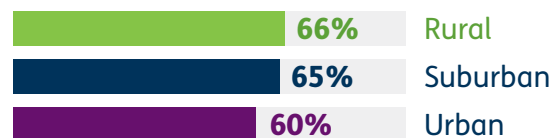
Across generations, regions and life circumstances, patients show a strong preference for in-network dental providers. By understanding these patterns, insurers and providers can design more effective networks, communication strategies and patient experiences—helping patients feel confident, supported and more likely to follow through with care.

64% of Americans prefer dentists that are in network

Preference by generation



Preference by region



65% of caregivers prefer dentists that are in network