



Commercial Dental Benefits Enrollment Increased in 2011 According to NADP Survey

At year-end 2011, enrollment in commercial dental benefits increased while publicly funded programs declined according to the *2012 NADP/DDPA Joint Dental Benefits Report: Enrollment*, released in August.

Since 1994, NADP has conducted an annual enrollment survey with information on Dental HMO, Dental PPO, Dental Indemnity, and Discount Dental enrollment at the national and state levels. The annual reports draw on the history of previous editions. This year, NADP included state level data on small-group and individual products to provide a foundation for a before-and-after look of dental benefits with regard to state Exchanges and health care reform.

The following facts will allow you to demonstrate to clients the national trends and popularity of the various product options when you propose dental coverage as a component of their benefits package.

- More than 176 million Americans were covered at year-end 2011 by some form of dental benefit through employer-sponsored group plans or other group or individual plans. This represents 57% of the population.
- Only 2.4% of the population with dental benefits has their benefits through individual policies.
- Stand-alone dental plans cover 99% of dental enrollees with less than 1% of enrollees covered under plans integrated with medical coverage.
- The trend toward DPPO continues among commercial products with these plans now comprising 77% of all commercial dental enrollment.
- The percent of enrollees contributing toward the cost of dental benefits varied from 98% for discount plans, 93%+ for DPPO and DHMO plans, but only 46% for Dental Indemnity plans.

Based on the above facts, you could stress that most people have dental coverage; thus, to remove dental benefits as an option could be perceived as a reduction in benefits and reflect poorly on employers who are striving to retain and recruit talent.

The *2012 NADP/DDPA Joint Dental Benefits Report: Enrollment* is available for purchase on the NADP website.

The National Association of Dental Plans (NADP), a Texas nonprofit corporation with headquarters in Dallas, Texas, is the “representative and recognized resource of the dental benefits industry.” NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP’s members provide Dental HMO, Dental PPO, Dental Indemnity and Discount Dental products to 160 million Americans, 90% of all Americans with dental benefits. For more updates on the dental benefits industry subscribe to the weekly e-newsletter, NADP SmartBrief via www.nadp.org.