

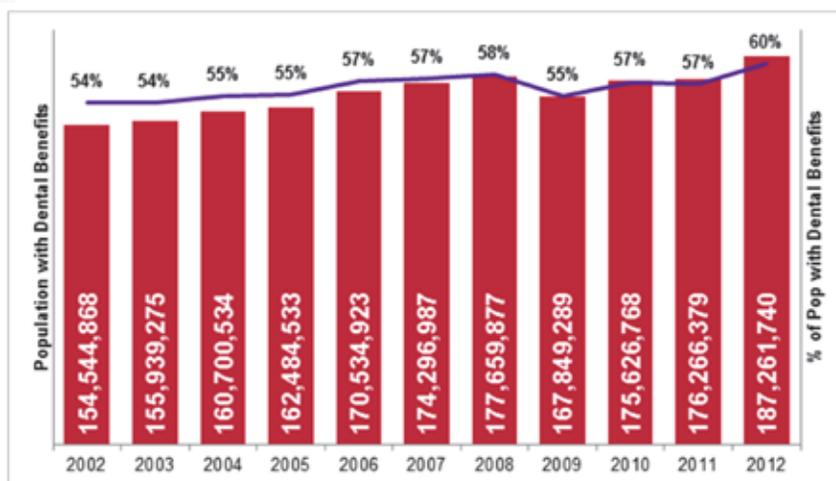


Dental Intelligence

2012 Sees Commercial Dental Benefit Enrollment Increase More than Half of the U.S. Population Has Dental Coverage

The recently released 2013 NADP Dental Benefits Enrollment Survey revealed 11 million Americans were covered by dental insurance by the end of 2012 compared to 2011 results. The National Association of Dental Plans has conducted this annual enrollment survey that contains information on Dental HMO, Dental PPO, Dental Indemnity, and Discount Dental since 1994. The annual report includes enrollment at the state and national levels and compares data from previous survey results. To present a before-and-after look at the dental insurance trends, the survey collects state level data on small-group and individual products to show how dental benefits are affected by the state Exchanges and the Affordable Care Act (ACA).

The NADP projected dental benefit enrollment would grow in response to increasing employment opportunities in their 2013 State of the Dental Benefits Market Report. Three first-time Report participants accounted for about one percent of the enrollment figures. Overall, dental enrollment increased by nearly five percent in 2012. NADP Executive Director Evelyn F. Ireland also recognized the effect the Exchanges will have on enrollment. "The recent launch of the State and Federally Facilitated Marketplaces (Exchanges) provides an additional avenue to expand dental coverage in future years," she said.



Trends found across the national dental products:

- Dental PPO (DPPO) products make up 78% of the commercial dental benefits
- Enrollees are making contributions toward their dental coverage:
 - 99% for discount plans
 - 93% for dental HMO plans (DHMO)
 - 94% for DPPO plans
 - 45% for dental indemnity plans
- In 2011, 2.4 percent of the population received dental benefits coverage. In 2012, the Report revealed that 5 percent of the population received dental benefits coverage
- 99.5 percent of dental benefits are offered as a separate dental policy, while less than .5 percent is integrated with medical insurance policies

The 2013 NADP/DDPA Joint Dental Benefits Report: Enrollment is available for purchase in the Knowledge Center section of the NADP website.

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About the National Association of Dental Plans

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, nearly 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.

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