

## America's Seniors Need Medicare Oral Health Coverage

58 million people rely on the Medicare program – and only about one-third of them have any coverage for oral health care.<sup>1</sup> The Medicare statute currently excludes coverage for almost all oral health care.<sup>2</sup> Here is how seniors are affected by that lack:

### **Without coverage for prevention and care, seniors are at great risk for tooth decay and disease.**

- » Nearly three out of five seniors, and more than three-fourths of low-income seniors, do not visit a dentist during a typical year.<sup>3</sup>
- » One in five seniors has untreated tooth decay.<sup>4</sup>
- » One in five seniors, and two out of five low-income seniors, have complete tooth loss.<sup>5</sup>

### **Untreated oral health problems have grave health consequences.**

- » Oral infections can spread to other parts of the body. Further, it is not safe to undergo many other medical procedures when a person has an untreated oral health problem.<sup>6</sup>
- » Nearly two out of five low-income seniors report they “very often” struggle with biting and chewing due to poor oral health, which can compound nutritional problems.<sup>7</sup>

### **The out-of-pocket cost of dental care is prohibitive for people living on fixed incomes.**

- » Costs are the top reason that seniors of all income levels give for not visiting a dentist.

- » Among seniors with low incomes, nearly 70 percent say that costs kept them from visiting a dentist in the last year.<sup>8</sup>

### **When seniors do have dental insurance, it is often so limited that it does not meet needs.**

- » Some Medicare Advantage plans provide limited dental coverage as an added benefit, but most beneficiaries are not in plans that cover restorative care or extractions.<sup>9</sup>
- » Some state Medicaid programs cover very low-income seniors' dental care – but many limit their coverage to emergency pain relief or very basic care, and Medicaid does not cover any non-institutional dental care for beneficiaries in four states.<sup>10</sup>

### **A Medicare oral health benefit is a needed, wise investment.**

- » A comprehensive Medicare dental benefit will keep seniors healthier and reduce other healthcare costs. At least four studies have found that providing oral health care to people with chronic illnesses reduces other medical costs, including for hospitalizations and emergency room visits.<sup>11</sup>

### **Seniors want a benefit, and voters support adding dental coverage to Medicare.**

93 percent of adults age 50 and over want Medicare to include dental coverage.<sup>12</sup> An August 2017 poll shows 86 percent of likely voters across all age groups favor adding dental insurance to Medicare.<sup>13</sup> Support is strong among voters in both political parties and across all income groups.

## Endnotes

<sup>1</sup> In one recent study (available online at <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2016.0829>), only 12 percent of Medicare beneficiaries reported having dental insurance; but a look at plan enrollment data and other sources suggests the actual number may be closer to 36 percent.

<sup>2</sup> Social Security Act, Section 1862(a)(12)). See also Mary Otto, *Teeth: The Story of Beauty, Inequality and the Struggle for Oral Health in America* (New York: New Press, 2017): p. 120.

<sup>3</sup> Kaymar Nasseh and Marko Vujicic, *Dental Care Utilization Steady Among Working-Age Adults and Children, Up Slightly Among the Elderly* (ADA Health Policy Institute, 2016), available online at [http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIBrief\\_1016\\_1.pdf?la=en](http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIBrief_1016_1.pdf?la=en); ADA Health Policy Institute, *Dental Care Utilization in the U.S.* infographic available online at [http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic\\_1117\\_2.pdf?la=en](http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic_1117_2.pdf?la=en).

<sup>4</sup> National Center for Health Statistics, *Dental Caries and Tooth Loss in Adults in the United States, 2011-2012* (National Center for Health Statistics, 2015), available online at <https://www.cdc.gov/nchs/data/databriefs/db197.pdf>.

<sup>5</sup> Ibid and National Institute of Dental and Craniofacial Research, NIH, *Tooth Loss in Seniors* (NIDCR, 2014), available online at <https://www.nidcr.nih.gov/DataStatistics/FindDataByTopic/ToothLoss/ToothLossSeniors65andOlder.htm>.

<sup>6</sup> Cheryl Fish-Parcham, *Medicare Should Pay for Oral Health Care That is Necessary to Manage Serious Illness* (Families USA, 2017), available online at <http://familiesusa.org/blog/2017/08/medicare-should-pay-oral-health-care-necessary-manage-serious-illnesses>.

<sup>7</sup> Oral Health America, *Older Adults' Oral Health in a State of Decay*, available online at <http://b.3cdn.net/>

[teeth/83b738de97bca9baec\\_jdm6bj8py.pdf](http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic_0916_2.pdf?la=en); ADA Health Policy Institute, *Oral Health and Well Being Among Seniors in the United States*, available online at [http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic\\_0916\\_2.pdf?la=en](http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic_0916_2.pdf?la=en); and Shantia Kazemi, et al, "Association between food intake and oral health in elderly," *Dental Research Journal* volume 8(Suppl 1) (December 2011): S15-S20, available online at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3556278/>.

<sup>8</sup> Ibid, [http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic\\_0916\\_2.pdf?la=en](http://www.ada.org/~media/ADA/Science%20and%20Research/HPI/Files/HPIgraphic_0916_2.pdf?la=en).

<sup>9</sup> Avalere Analysis of CMS data, presented to National Association of Dental Plans, May 2017.

<sup>10</sup> *Medicaid Coverage of Dental Benefits* (MacPac, 2015), available online at <https://www.macpac.gov/wp-content/uploads/2015/06/Medicaid-Coverage-of-Dental-Benefits-for-Adults.pdf>; and *Medicaid Oral Health Benefits: An Overview* (Center for Health Care Strategies, May 2017), available online at [http://www.chcs.org/media/Adult-Oral-Health-Fact-Sheet\\_051617\\_updated.pdf](http://www.chcs.org/media/Adult-Oral-Health-Fact-Sheet_051617_updated.pdf).

<sup>11</sup> Harold Slavkin, "A national imperative: Oral health services in Medicare," *Journal of the American Dental Association* 148, no. 1 (May 2017): 281-283, available online at [http://jada.ada.org/article/S0002-8177\(17\)30233-7/fulltext](http://jada.ada.org/article/S0002-8177(17)30233-7/fulltext).

<sup>12</sup> Oral Health America, results of Wakefield research conducted in 2017, available online at [https://oralhealthamerica.org/wp-content/uploads/2017MedicareInDental\\_OHAWakefield\\_Infographic\\_Final.png](https://oralhealthamerica.org/wp-content/uploads/2017MedicareInDental_OHAWakefield_Infographic_Final.png).

<sup>13</sup> Poll of 1,000 likely voters conducted by PerryUndem and GS Strategies Group for Families USA, August 2017, summarized in Patrick Willard, *Public Supports Better Insurance Coverage for Dental Care*, Survey Finds, available online at <http://familiesusa.org/blog/2017/12/public-supports-better-insurance-coverage-dental-care-survey-finds>.

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