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Background

Lack of dental coverage and convenient access to dental care can result in higher prevalence of oral diseases. Receiving appropriate oral care can be especially difficult for older adults living in underserved communities and for people with limited financial resources.

This analysis used data from the Medicare Current Beneficiary Survey (MCBS) to look at dental coverage status and utilization of preventive dental services among community-living Medicare beneficiaries in 2019. The analysis also utilized MCBS data on socio-economic characteristics of Medicare beneficiaries to understand how dental coverage and utilization of preventive dental services vary by race and Hispanic origin, income, and metro status.

Methods

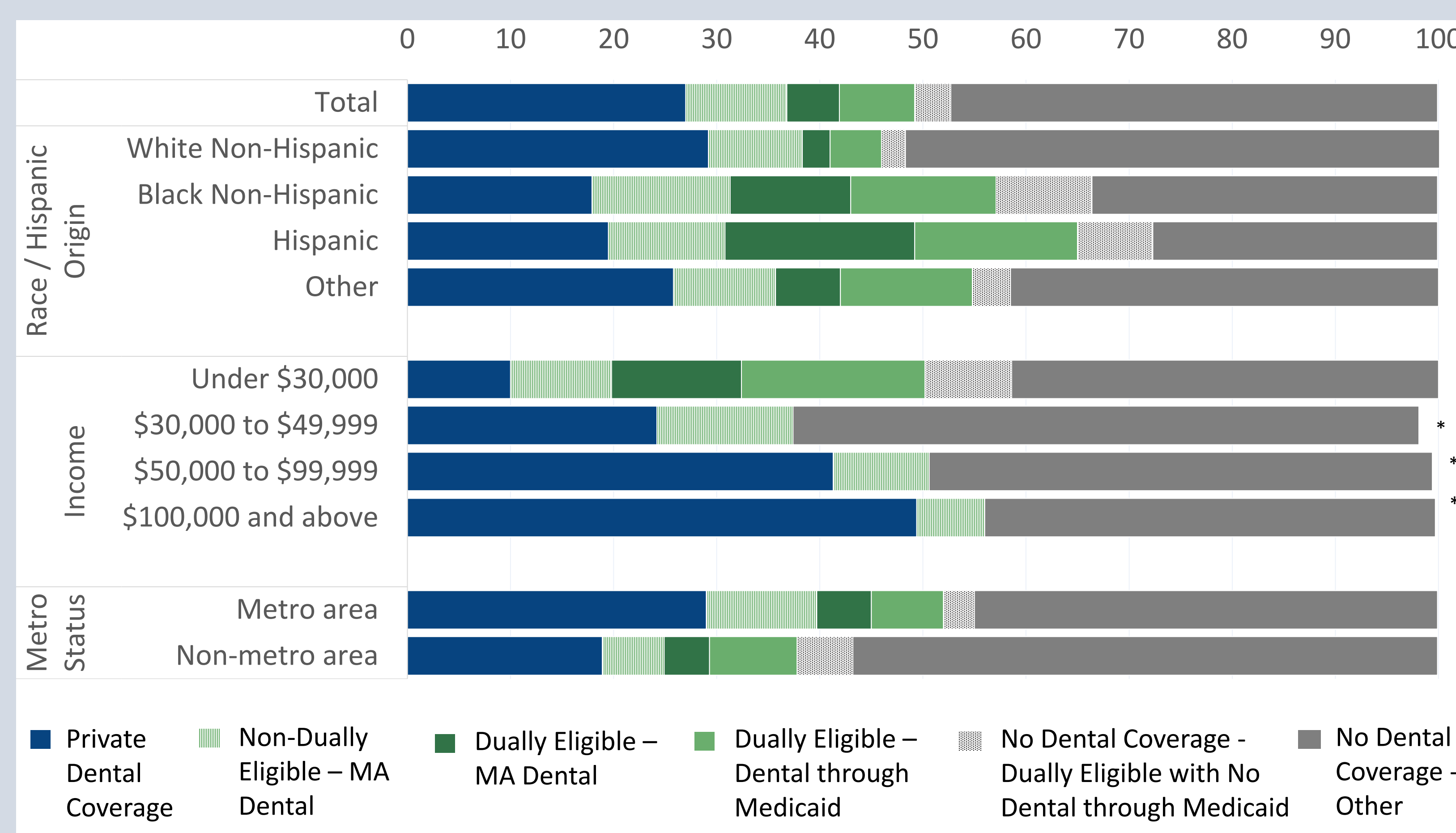
Beneficiaries were classified into six mutually exclusive categories by their dental coverage type. Private dental coverage includes coverage through a private dental plan or private plan that covers dental services. Some beneficiaries with private dental coverage may also have coverage of dental services through a Medicare Advantage plan or be dually eligible and live in a state where Medicaid covers some dental services. This analysis used information on dental coverage through a private plan that was self-reported by Medicare beneficiaries. Beneficiaries were classified as having dental coverage through an MA plan if they did not have a private dental plan, were enrolled in an MA plan and reported having dental coverage through that plan. Dually eligible beneficiaries in this group were classified as having dental coverage through an MA plan even if they also lived in a state that provided coverage of dental services to Medicaid recipients in 2019. The analysis used information on beneficiary's state of residence and state coverage of dental services for Medicaid recipients as of 2019 to identify whether the beneficiary lives in a state with extensive or limited coverage of dental services through Medicaid. Information on coverage of dental services for Medicaid beneficiaries by state was obtained from https://www.chcs.org/media/Medicaid-Adult-Dental-Benefits-Overview-Appendix_091519.pdf.

Data

The analysis used data from the 2019 MCBS Survey File and 2019 MCBS Cost Supplement. These files included representative samples of Medicare beneficiaries of all ages, including both Medicare Advantage and Traditional Medicare Fee-For-Service (FFS) beneficiaries. All estimates were weighted to represent the national population of community-living beneficiaries enrolled in Medicare at any point in 2019. Medicare beneficiaries who lived in facilities were not included in this analysis.

Results

Fig. 1: Dental Coverage: Status Among Medicare Beneficiaries Residing in the Community in 2019 (percent distribution)



Source: Medicare Current Beneficiary Survey, 2019 Survey File and 2019 Cost Supplement.
* Estimates for dually eligible beneficiaries with coverage through an MA plan, dually eligible beneficiaries with coverage through Medicaid, and dually eligible beneficiaries with no coverage through Medicaid are not presented because they do not meet suppression and/or reliability standards.

Fig. 2: Dental Exams: Percentage of Medicare Beneficiaries Residing in the Community with at least One Dental Exam in 2019, by Type of Dental Coverage

	All	Private	Non-Dually Eligible - MA Dental	Dually Eligible - MA dental	Dually Eligible - Dental through Medicaid	Dually Eligible - No Dental through Medicaid	No Dental Coverage
Total	42.6	64.0	42.7	19.6	21.0	13.7	38.6
Race / Hispanic Origin							
White Non-Hispanic	47.9	68.2	48.5	18.6	22.3	19.1	41.9
Black Non-Hispanic	17.9	36.3	18.6	17.1	13.8	.	13.9
Hispanic	33.8	59.7	33.6	24.7	24.1	.	32.5
Other	33.3	45.5	.	.	25.1	.	29.4
Income							
Under \$30,000	23.3	47.1	29.0	19.9	21.2	14.0	20.3
\$30,000 to \$49,999	43.7	59.3	48.9	.	.	.	37.8
\$50,000 to \$99,999	56.4	66.3	51.8	.	.	.	49.2
\$100,000 and above	67.5	71.6	64.6
Metro Status							
Metro area	45.3	65.4	44.1	20.3	23.3	16.8	41.2
Non-metro area	31.6	54.6	32.8	16.3	13.4	.	30.6

■ 50 percent or more of beneficiaries in the group had a dental examination in 2019
 ■ Between 20 and 50 percent of beneficiaries in the group had a dental examination in 2019
 ■ Fewer than 20 percent of beneficiaries in the group had a dental examination in 2019
 □ An estimate is not presented because it does not meet suppression and/or reliability standards

Source: Medicare Current Beneficiary Survey, 2019 Survey File and 2019 Cost Supplement.
Note: In this table, percentage of beneficiaries in each group who had no dental examination in 2019 is not displayed. Some estimates are not presented because they do not meet suppression and/or reliability standards.

Summary of findings

Fig. 1: Dental Coverage

- In 2019, 49 percent of Medicare beneficiaries living in the community had some dental coverage, and 51 percent had no dental coverage.
- Medicare beneficiaries with incomes between \$30,000 to \$49,999 and beneficiaries living in non-metro areas were least likely to have any kind of dental coverage (61 percent and 62 percent, respectively, had no dental coverage).
- White non-Hispanic beneficiaries, beneficiaries with incomes greater than \$50,000, and beneficiaries living in metro areas were more likely to have private dental coverage compared with other groups.

Fig. 2: Dental Exams

- In 2019, 42.6 percent of Medicare beneficiaries living in the community had at least one dental examination.
- 47.9 percent of White non-Hispanic beneficiaries had at least one dental examination, compared with 17.9 percent of Black non-Hispanic beneficiaries and 33.8 percent of Hispanic beneficiaries.
- Looking by coverage type, beneficiaries with private coverage were most likely to utilize preventive dental services compared with groups that had other types of dental coverage. Approximately 64 percent of beneficiaries with private dental coverage had at least one dental examination in 2019.
- Among beneficiaries with private coverage, White non-Hispanic beneficiaries were more likely to have had a dental examination than other groups: 68.2 percent of White non-Hispanic beneficiaries had a dental examination in 2019, compared with 59.7 percent of Hispanic beneficiaries and 36.3 percent of Black non-Hispanic beneficiaries.

How to access the data

This poster used data from the 2019 MCBS Survey File and 2019 Cost Supplement. Access to these files requires a fee and a completed data use agreement. For additional information, see <https://www.cms.gov/research-statistics-data-and-systems/files-for-order/limiteddatasets/mcbs>

For questions, please contact us at: mcbs@cms.hhs.gov