HealthScape Advisors’ Medicare Advantage Dental Benefit Compare Tool

2024 Insights

The Centers for Medicare & Medicaid Services (CMS) recently released data that highlights the benefit designs of 2024 Medicare Advantage (MA) plans, inclusive of each MA product’s dental offering.

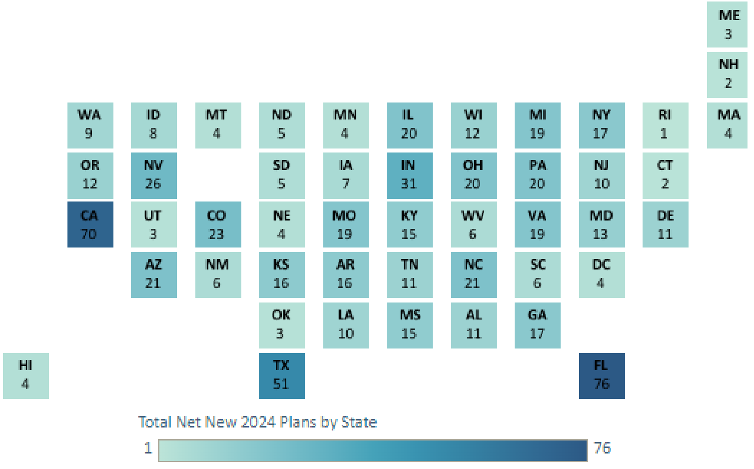
To help our clients understand the results, HealthScape has quickly ingested the data to provide preliminary insights on where the MA dental benefits are headed next year. Newly added this year, is an analysis of annual maximum benefit trends to highlight how this financial control measure has been implemented by a variety of MAOs.

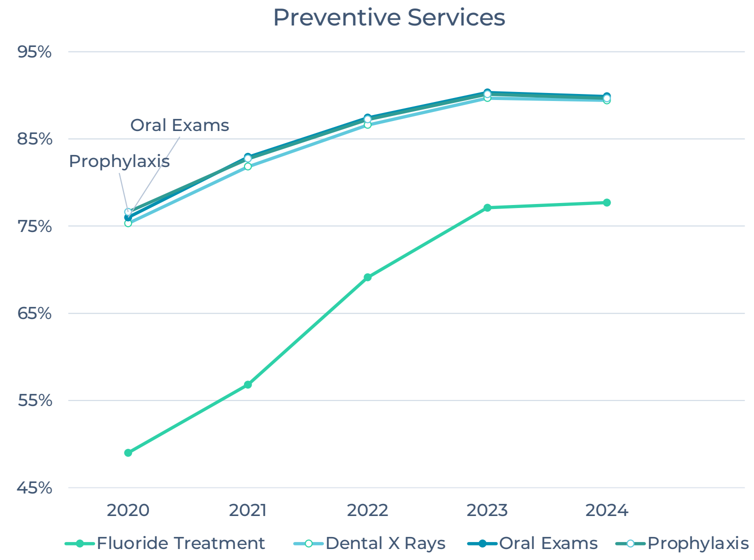
DASHBOARD HIGHLIGHTS

1 New MA Plan Growth

The highest concentrations of new Medicare Advantage Organizations (MAOs) plan growth occurred in FL, CA, TX, IN, and NV; as seen in previous years, growth continues to align with states that are very populous or that skew older in their demographics. Nationals continued to dominate the market, introducing 58% of new plans.

Entity Type	Number of New Plans	% of Total
Blues	74	11%
Nationals	398	58%
Provider	57	8%
Other	162	23%
Total New Plans	*691*	





2 MA Plan Dental Benefit Trends

Preventive

Preventive benefit growth has leveled off compared to 2023 after several years of large increases. Out of the 4 preventive benefits, Prophylaxis was the only benefit to be offered in fewer 2024 plans than 2023 plans. Increases in Fluoride Treatments have also leveled off after 4 years of consistently large growth. We would expect modest increases going forward as dental plans shift focus to other benefit components like the annual max and, potentially, flex card options.

Preventive Services YoY Growth

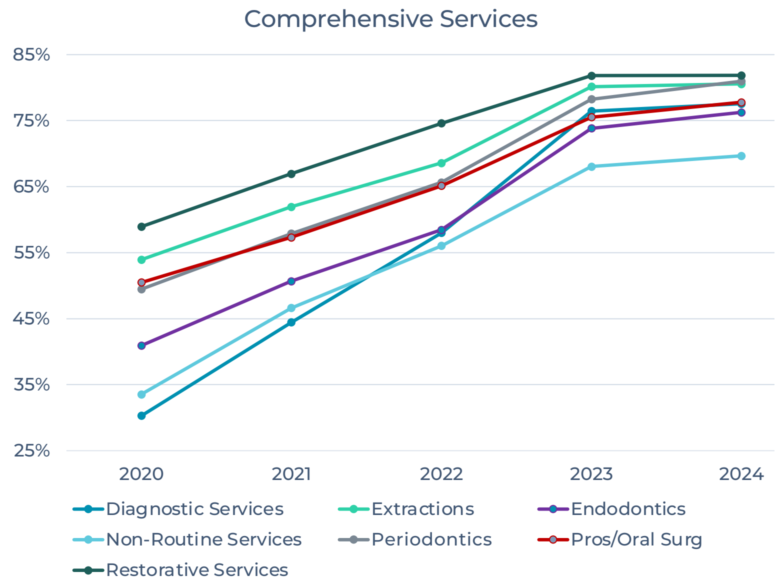
0% - Fluoride Treatment
0% - Dental X-Rays
0% - Oral Exams
-1% - Prophylaxis

Comprehensive

Comprehensive benefit offerings continue to increase at a stronger rate than preventive benefits in 2024. More complex services such as Endodontics, Periodontics, and Prosthetics / Oral Surgery saw the greatest year-over-year increase in coverage at 3%.

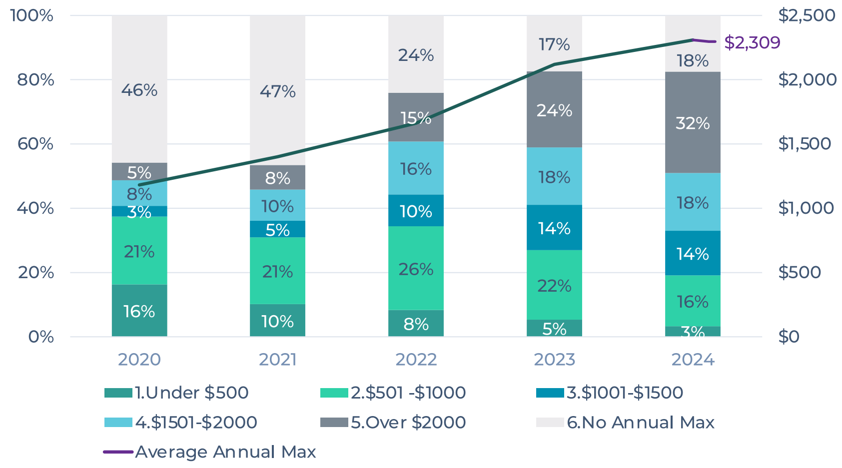
Comprehensive Services YoY Growth

1% - Diagnostic Services
1% - Extractions
2% - Non-Routine Services
3% - Endodontics
3% - Periodontics
3% - Prost/Oral Surg/Other Services
0% - Restorative Services



3 Annual Max Benefit Enrollment by Cohort

Over the last 5 years, the percentage of plans with an annual max benefit has grown by over 50%. However, the growth trend stabilized between 2023 and 2024, while the average annual max benefit dollar amount continued to rise over 9% to $2,309 in 2024.



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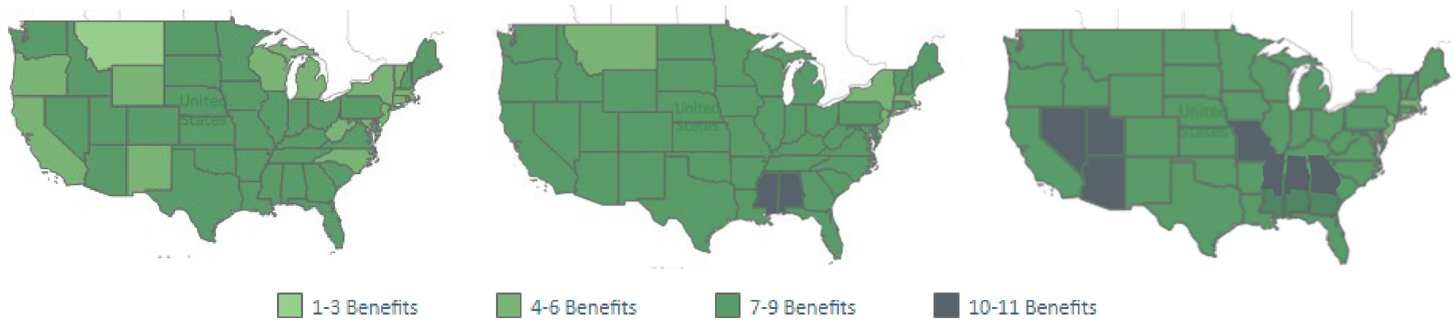
4 Geographic Advances in MA Dental Benefits

Plans continue to increase total benefit offerings, with all states averaging at least 7 - 9 benefits nationwide, for the first time, in 2024.



Average Total Benefit Count YoY Comparison by State

5 New MA Dental Plan Benefits

Nearly all new 2024 plans offer benefits within the preventive and comprehensive categories. Though the large National plans generally lead the market in dental coverage within MA, the gap has narrowed the past several years, with Blue plans increasingly offering dental benefits in their new offerings.

6 Existing MA Plan Geographic Shifts in Dental Mandatory Benefits

Several states such as Vermont, Montana, and Oregon have seen an expansion of mandatory benefits in their renewed plans – however, the magnitude of mandatory benefit increase has declined since 2023 as plans begin to max out the number of benefits they can provide. Some states have even seen decreases in number of benefits provided such as Minnesota and Iowa.

Largest Coverage Increase

*(Total Mandatory Benefits in renewed plans)**

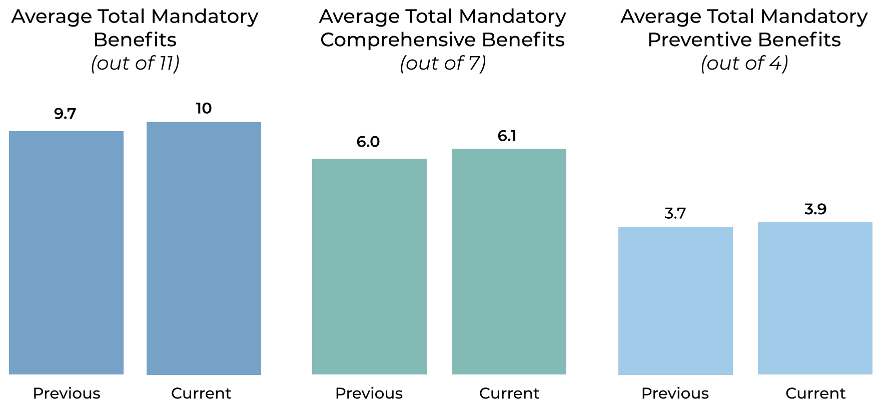
Vermont	8.6 -> 10.3	1.7
Montana	8.6 -> 10.2	1.6
Oregon	9 -> 10.3	1.3
Wisconsin	9.2 -> 10.4	1.2
Kentucky	9.6 -> 10.7	1.1

**Excludes new plans for 2024 coverage year*

Smallest Coverage Increase

*(Total Mandatory Benefits in renewed plans)**

Minnesota	9 -> 8.7	-0.3
Iowa	10.5 -> 10.4	-0.1
Alabama	10.7 -> 10.7	0
Colorado	10.4 -> 10.8	0.4
Nevada	10.1 -> 10.6	0.5



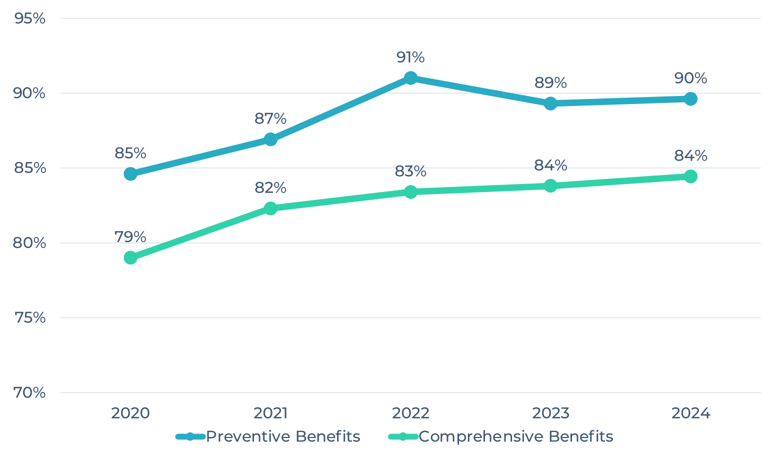
**The above chart focuses on plans with mandatory benefits.*

7 MA Dental Average Mandatory Benefits

Compared to previous years, carrier expansion of MA dental coverage across the 11 measured mandatory benefits only increased slightly from 9.7 to 10 average mandatory benefits. Despite small changes in benefit offerings, the national average Part C Medical Premium cost decreased by approximately 30%, while maintaining a high level of categorical coverage.

8 Benefit Coverage in Plans with $0 Premiums

While the availability and popularity of plans with $0 premiums continue to steadily grow, so too do the prevalence of dental benefits, albeit at a slower growth rate than in years past.



As indicated by the above trends, dental benefits continue to expand and be made increasingly available to the MA population. However, as categorical coverage begins to plateau, MAOs will continue adjusting their benefit offerings (e.g., annual max changes, flex card introduction). Regardless of product modifications, consumers now expect dental coverage to be a table stakes benefit. The MAOs that continue to invest in dental as a key component of their supplemental benefits portfolio will be best positioned to attract and retain members in the coming years.

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