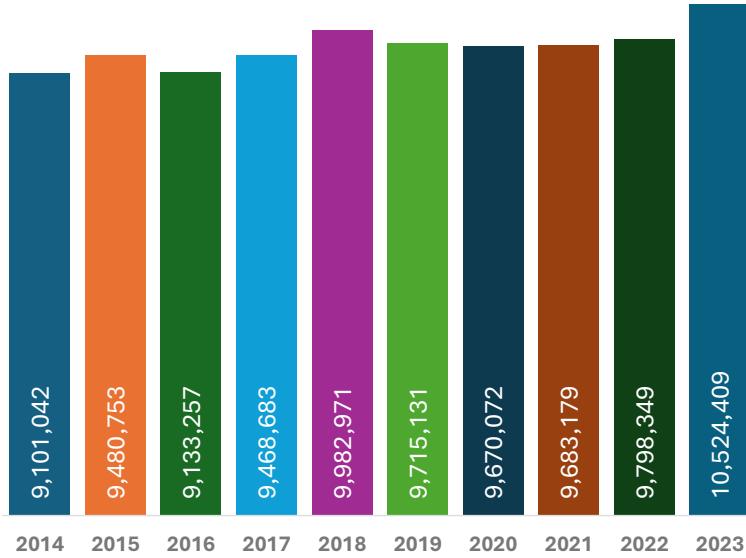


# California

## Dental Benefits Fact Sheet



### CA Full Insured Dental Enrollment



Source: CDI and DMHC Medical Dental Loss Ratio Filings

### CA Dental Enrollment

In 2024, an estimated 20,242,555 people or 51% of the population have commercial dental benefits in California.

Plan Type	Enrollment
<b>PRIVATE PLANS</b>	
DHMO	2,020,788
DPPO (fully insured)	8,735,253
Indemnity (fully insured)	172,824
Self-insured	8,964,686
Other Private	320,475
<b>PUBLIC PLANS</b>	
Medicaid & CHIP	13,805,628
Medicare Advantage	2,479,360

Source: Data from the Centers for Medicare and Medicaid Services and 2025 NADP Dental Benefits Report on Enrollment.

### CA Average Fully-Insured Premium

#### California

	DHMO	DPPO/Indemnity
Small Group	\$14.77	\$47.24
Large Group	\$15.27	\$40.04
Individual	\$11.62	\$46.94
All Group Avg	\$14.59	\$40.94

Source: CDI and DMHC Medical Dental Loss Ratio Filings, 2023 data

### Distribution of Commercial Benefits: CA vs National

	DHMO	DPPO	Indemnity	Other
California	10%	87%	2%	1%
National	4%	90%	5%	2%

Source: 2025 NADP Dental Benefits Report on Enrollment

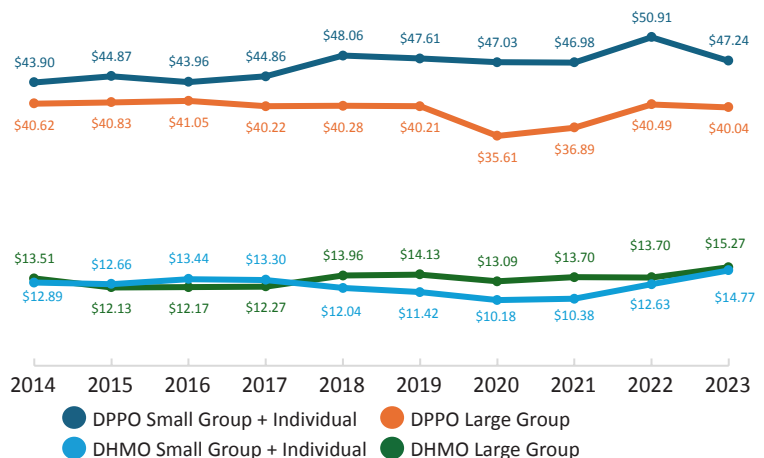
### CA Workforce

The table presents the number of dentists participating on provider networks in California including the number of network dentists per 10,000 population.

Network Type	Total Dentists	General Dentists	Pediatric Dentists	Specialists	Per 10,000
DHMO	9,155	6,735	460	1,960	2.35
DPPO	44,778	33,447	2,254	9,077	11.49

Source: 2024 NADP Dental Benefits Report: Network Statistics (Data provided by Zelis Healthcare)

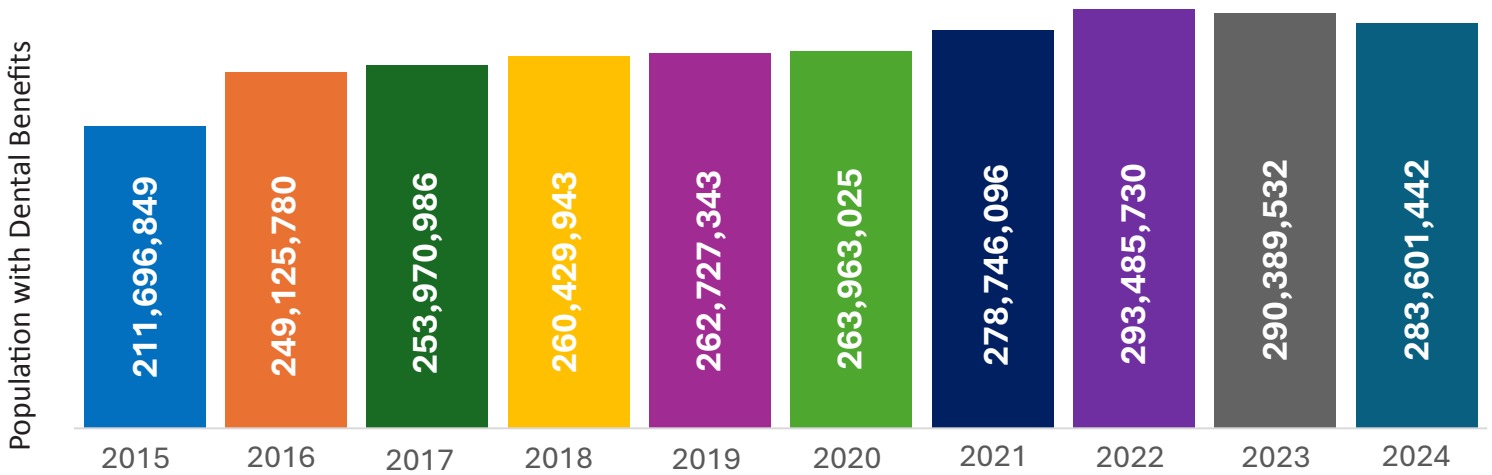
### CA Change in Premium



Source: CDI and DMHC Medical Dental Loss Ratio Filings

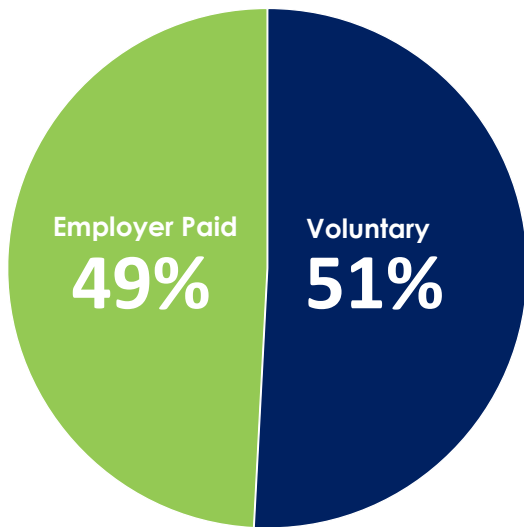
# National Dental Benefits Fact Sheet

## National Enrollment Trends



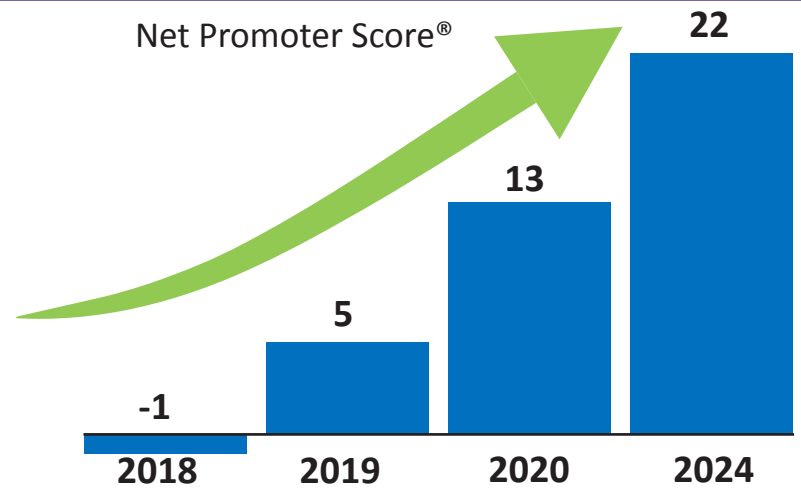
Source: 2025 NADP Dental Benefits Report on Enrollment

## Funding for Group Dental Coverage



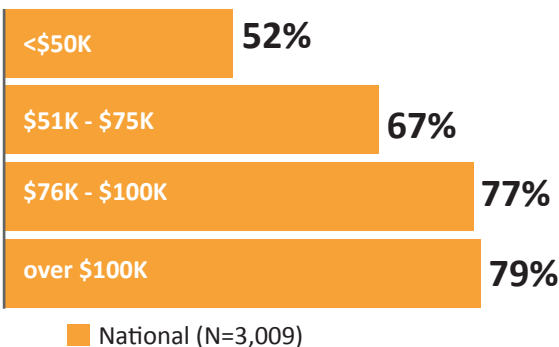
Source: 2025 NADP Dental Benefits Report on Enrollment

## Customer Satisfaction with Dental Benefits



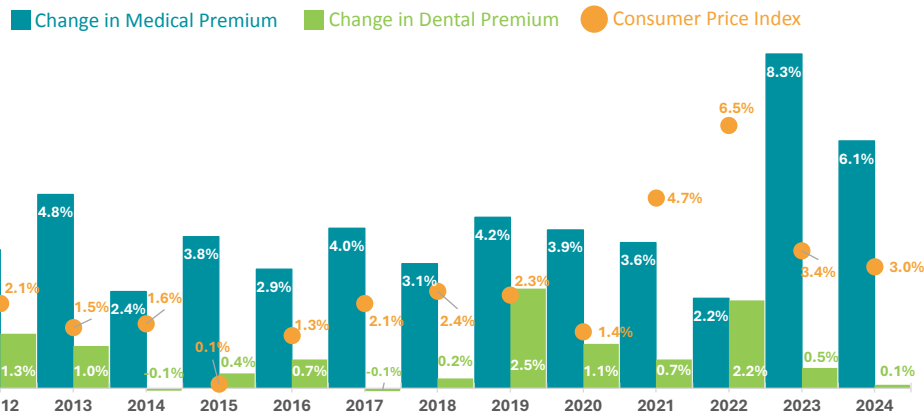
Source: 2024 Survey of Consumers. The Net Promoter Score is a common metric for assessing customer satisfaction and loyalty. A score over zero indicates a net positive satisfaction rate.

## Consumers with Dental by Household Income



Source: 2024 NADP Survey of Consumers

## National Change in Premium



Source: 2025 NADP Dental Benefits Report on Premium