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RESEARCH

2013 Los Angeles Survey of Dental Care Affordability and Accessibility

LA County vs National Trends

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Background and Methodology

I Background

LA residents face major economic and practical barriers to accessing quality dental care. As the Affordable Care Act is implemented, medical coverage is expanding, yet dental coverage continues to lag far behind. As of 2012, the CDC/NCHS estimates that 14.5% of Americans lack access to some form of public or private health insurance.¹ In contrast, more than 3 times as many (47%) lack public or private dental insurance (NADP).² In population terms, this suggests that there are around 1.4M LA residents lacking health insurance, but 4.7M lacking dental insurance.

Individuals without dental coverage are dramatically less likely to get needed care, and a pattern of forgoing care in the short term leads patients to incur much higher long-term costs, when expensive corrective measures become necessary. Forgoing care also increases the likelihood developing the major health conditions (e.g., diabetes, heart disease, stroke) linked with poor oral health. The U.S. Surgeon General summarized the barriers to quality, affordable dental care as a “silent epidemic,” undermining the general health of Americans and leading to 164 million hours of lost productivity annually.³

Whether insured or uninsured, patients in LA are also forced to seek care in a market plagued by highly variable pricing and low price transparency. Our review of 26.9M insurance claims lodged by dental care providers in LA showed that prices for common dental procedures vary by an average of 384%.⁴ Studies show, moreover, that price variations are often unrelated to the quality of care patients receive.⁵ Furthermore, social norms often stop patients from inquiring about the cost of care prior to treatment, and more than a quarter of LA dentists will not disclose prices even if a patient asks for prices over the phone prior to booking treatment.⁶

Together, these factors make it very difficult for patients in LA to make informed decisions about care and create an “opaque” and “unshoppable” market where patients do not necessarily receive better care by paying more. These challenges are especially pressing for the almost 50% of LA residents who lack dental insurance.

The **2013 Annual Survey of Dental Care Affordability and Accessibility** is a nationally representative study that gauges the current state of access to dental care in LA and in the US more broadly. In 2013, the study of 1,500 adults includes a nationally representative sample of 750 adults and also a demographically matched sample of 750 adults from Los Angeles County.

This report summarizes findings from the 2013 Annual Survey of Dental Care Affordability and Accessibility.

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| Survey Methodology

The survey was conducted in May 2013 with 1,500 American adults recruited via a research-only online panel. Of these respondents, 750 were from LA County and the remaining 750 were a nationally representative sample, excluding LA County, for purposes of comparison. Quota sampling was used to ensure the sample matched the relevant population in terms of dental insurance status (using NADA data from 2012), ethnicity, and income (using Census data).

The research was conducted by Empirica Research, with grant funding provided by Brighter.com.

| About Empirica Research

Empirica Research is an international research firm specializing in social, consumer, and health research (www.empiricaresearch.com.au). The lead authors for the study were David Neal, Ph.D and Natalie Herd, Ph.D.

| About Brighter

Brighter is a leading advocate for Americans' access to quality, affordable dental care. By providing a free alternative to dental insurance, Brighter's mission is to make dental care affordable and provide increased pricing transparency. For more information go to www.brighter.com

I Survey Content

The annual survey gathers data on three key areas of LA residents and other Americans' dental health care behaviors and attitudes:

1. **Demographics:** Whether respondents currently have any dental coverage (i.e., insurance, finance, discount plan); income; ethnicity; age; gender; marital status; children.
2. **Dental Healthcare Behavior:** Frequency of visits to the dentist; visits for preventive vs. reactive care; rates of delayed care due to cost; rates of delayed care due to access problems (e.g., finding reliable information about dentists); rates of compliance with Surgeon General's recommended bi-annual visits.
3. **Attitudes and Opinions about Dental Healthcare:** Major factors keeping Americans from more regular dental visits (e.g., fear of pain, price, difficulty getting reliable information about dentists etc.); intentions to visit the dentist in the future; self-rated dental health; (mis)perceptions about the cost of care.

Sample Profile

For this study, 1,500 respondents were surveyed (750 from the U.S. excluding LA County, and 750 from LA County). The samples for each region were matched to Census data on ethnicity and income. The samples were also matched to national dental insurance statistics based on 2012 data produced by the National Association of Dental Plans.⁷

Gender	In LA County		In the US, not in LA County		Total	
	N	%	N	%	N	%
Female	398	53%	375	50%	773	52%
Male	352	47%	375	50%	727	48%
Total	750	100%	750	100%	1500	100%

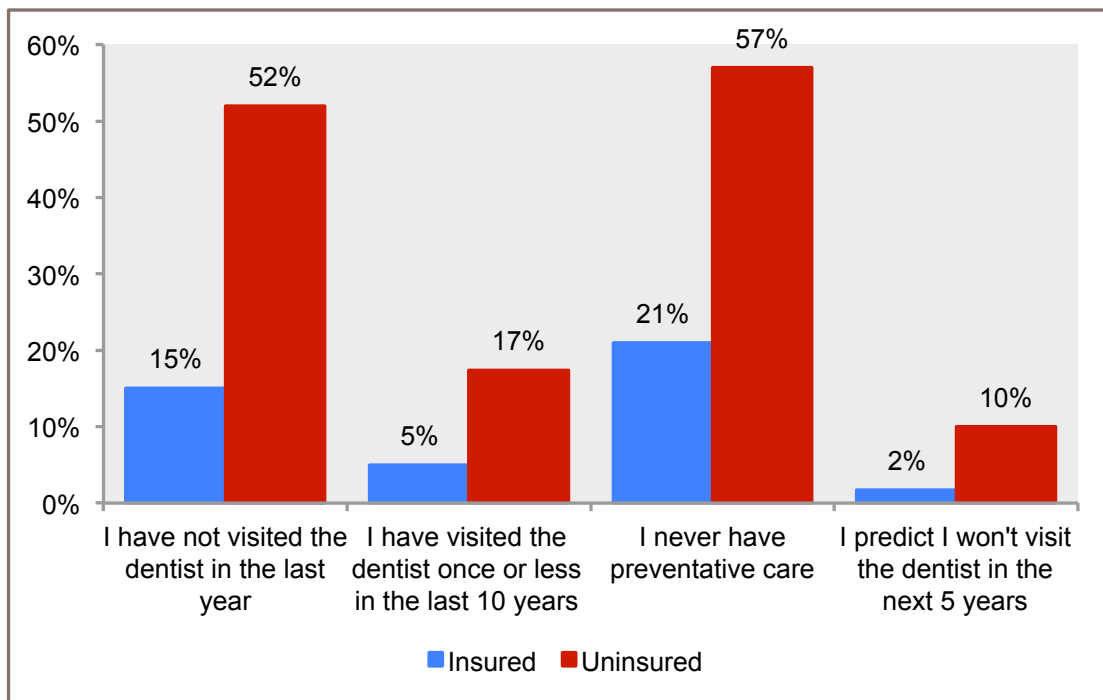
Dental plan	In LA County		In the US, not in LA County		Total		
	N	%	N	%	N	%	
Yes, insurance (e.g., PPO, indemnity, HMO)	400	53%	401	54%	801	53%	
No insurance	Discount plan	40	5%	44	6%	84	6%
	No	285	38%	285	38%	570	38%
	Not sure	25	3%	20	3%	45	3%
Total	750	100%	750	100%	1500	100%	

Race	In LA County		In the US, not in LA County		Total	
	N	%	N	%	N	%
White/Caucasian	307	41%	473	63%	780	52%
African American	75	10%	98	13%	173	12%
Hispanic	232	31%	118	16%	350	23%
Asian	90	12%	38	5%	128	9%
Native American	15	2%	7	1%	22	2%
Pacific Islander	2	<1%	1	<1%	3	<1%
Other	29	4%	15	2%	44	3%
Total	750	100%	750	100%	1500	100%

Key Findings

- The survey results show that 57% of LA residents without dental insurance currently get no preventive care at all. Additionally, 17% have been to the dentist only once or not at all in the past 10 years.**

Figure 1. Frequency of dental visits for LA County residents with and without dental insurance.



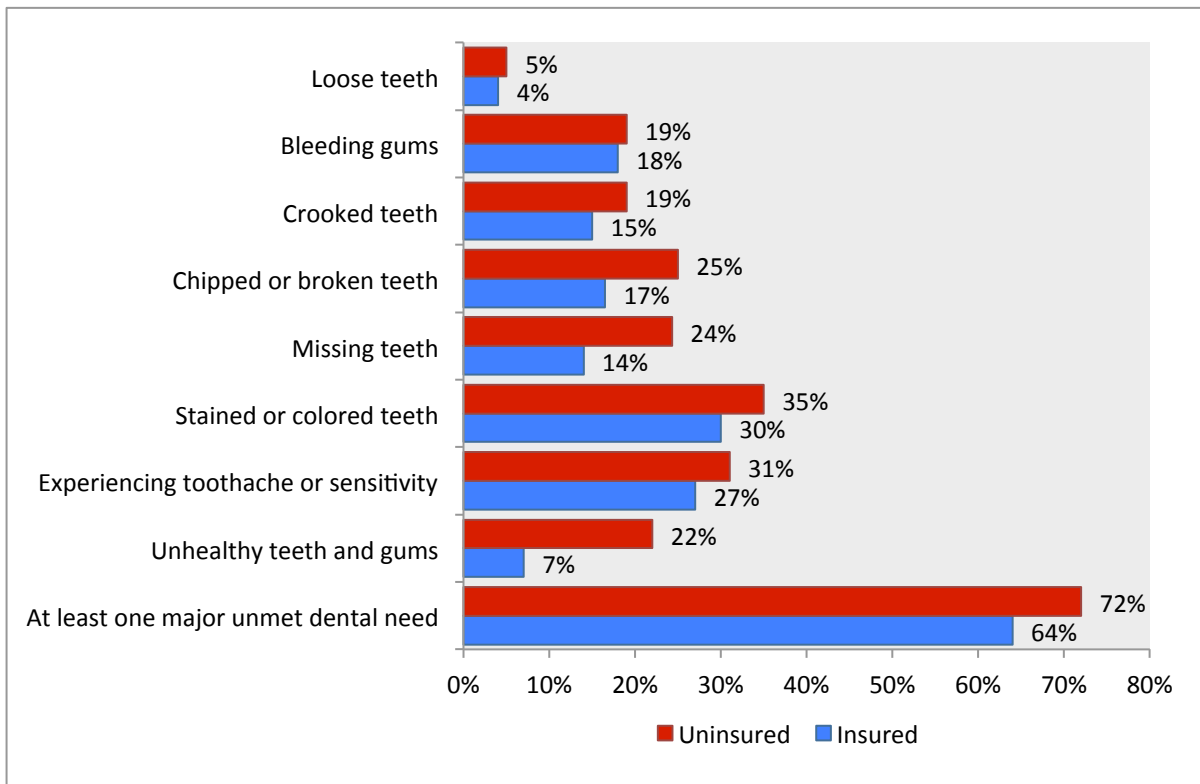
Data from the National Association of Dental Plans show that 47% of Americans currently lack dental insurance.⁸ In population terms, this corresponds to 4.7M people in LA County (148M people nationally). How do insured and uninsured LA residents differ in terms of access to needed care?

- Among LA's uninsured, 57% never have any preventive care (i.e., they only visit the dentist when a problem has already arisen.)
 - Nationally, 56% of the uninsured never have preventive care.

- In LA County, 52% of the uninsured have not seen a dentist in the last year and 10% expect not to go in the next 5 years.
 - Nationally, 54% haven't been in the last year and 12% expect not to go in the next 5 years.
- In LA County and nationally, almost one in five (17%) of the uninsured say they have been to the dentist only once or not at all in the last 10 years. This is more than four times the rate of those with dental insurance (4% in LA and 4% nationally).

2. Because of the lack of preventive care and dental visits, oral health is starkly poorer among LA's uninsured - 72% have at least one major unmet dental care need.

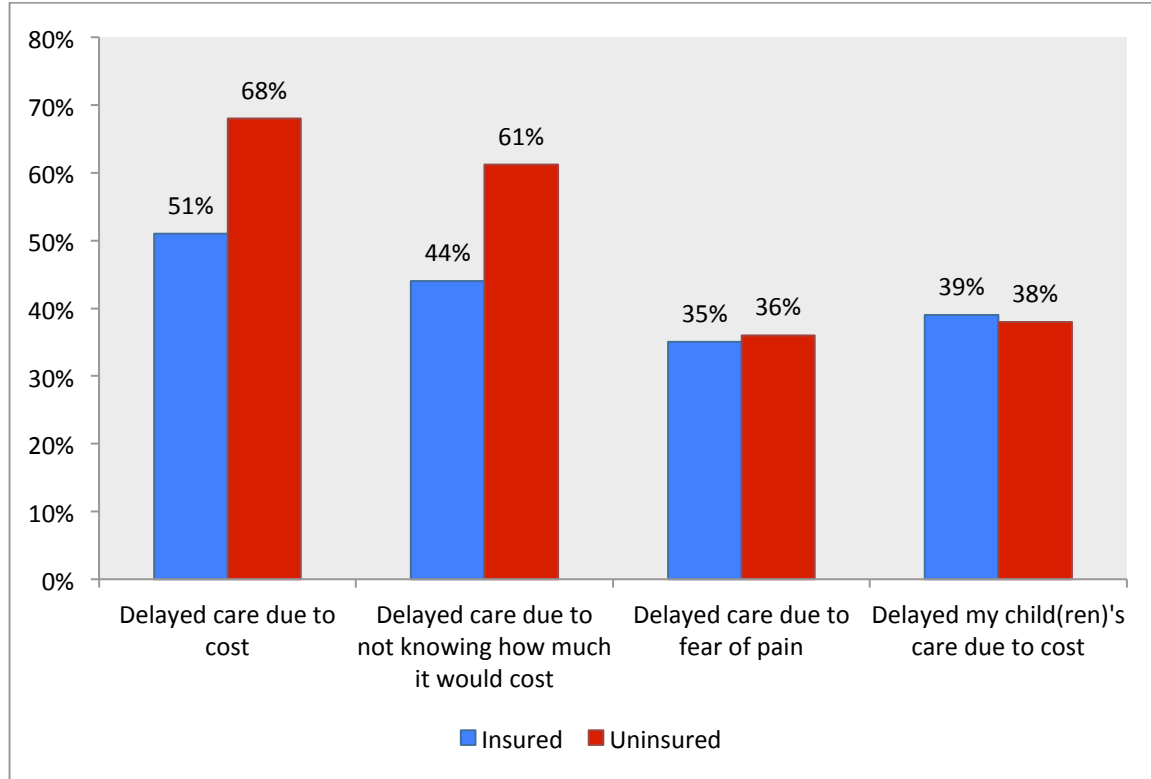
Figure 2. Percent experiencing various oral health problems in LA by insurance status



- Among LA's uninsured, 72% have at least one major unmet dental care need (e.g., missing teeth, bleeding gums, toothache).
 - Nationally, 66% of the uninsured have at least one unmet dental care need.
- Even among LA's insured, a majority (64%) currently have an unmet dental need.
 - Nationally, 56% of the insured have an unmet dental need.
- Among the uninsured in LA, less than half (43%) currently say that their teeth and gums are 'fairly healthy' or 'in perfect health'.
 - Nationally, 42% of the uninsured describe their teeth and gums as 'fairly healthy' or 'in perfect health'.
- LA's uninsured are more likely than the insured to report toothache or sensitivity (31% vs. 27%), stained or colored teeth (35% vs. 30%), missing teeth (24% vs. 14%), and chipped or broken teeth (25% vs. 17%).
 - Nationally, the uninsured are more likely than the insured to report toothache or sensitivity (30% vs. 22%), stained or colored teeth (33% vs. 24%), missing teeth (25% vs. 20%), and chipped or broken teeth (28% vs. 16%).

3. In 2013, high cost and low cost transparency remain the top two barriers to visiting the dentist for LA residents with and without dental insurance, but more so for those without insurance.

Figure 3. Percent delaying care for various reasons in LA by insurance status



- For LA County residents without dental insurance, the number one reason for delaying dental care is high cost, followed by lack of transparency about costs, and then difficulty in finding a good dentist.
- For LA County residents with dental insurance, the number one reason for delaying dental care also is high cost, followed by lack of transparency about costs; however, the third reason is fear of pain.
- In LA County, 68% of those without dental insurance have delayed regular dental care due to the high cost of care.
 - Nationally, two in three (67%) of the uninsured have delayed care due to high cost.

- Even among those with insurance, most have delayed dental care due to high cost (51% nationally and in LA County)
- Cost transparency is the second most important barrier. 61% of the uninsured in LA have delayed dental care due to not knowing what the cost of care would be.
 - Nationally, 62% of the uninsured have delayed care due to cost transparency.
- Cost transparency also is a major driver of forging care in the insured. Results show 44% of the insured in both LA and nationally have delayed care due to cost transparency.
- Among parents without dental insurance in LA County, 38% have delayed care for their children due to cost.
 - Nationally, 41% of uninsured parents reported delaying dental care for their child(ren) due to the cost of care.
- In contrast to the effects of high cost and low price transparency, a significantly lower percentage of respondents say they have delayed care due to fear of a painful dental visit. Only 35% of those in LA County (36% of the uninsured; 35% of the insured) and 33% of people nationally (30% of the uninsured; 35% of the insured) say that they have delayed dental care due to fear of pain.

Conclusions

The 2013 Annual Survey of Dental Care Affordability and Accessibility reveals that, despite an improving economy, vast numbers of LA residents are falling short of needed levels of dental care. Forty-seven percent of the population—or 4.7M in LA County—currently lack any form of dental insurance, whether private or public. The study results show that these individuals are especially likely to forgo needed care, even though a majority have significant unmet oral healthcare needs. The insured and uninsured alike are forgoing care primarily due to the high cost of care and low price transparency.

The 2013 findings highlight the human impact that the high cost and low cost transparency of dental care has on LA residents. Our 2012 study of 26.9M dental records from LA County⁹ showed that prices for common procedures (such as dental cleanings and xrays) vary by an average of 384%. The 2013 findings show that LA residents, especially those without insurance, are responding to these cost barriers by forgoing needed care.

The major findings of the 2013 study are:

- 57% of LA residents without dental insurance never visit the dentist for preventive care and 17% have been to the dentist only once or not at all in the past 10 years.
- Because of the lack of preventive care and dental visits, oral health is starkly poorer among those without dental insurance - 72% have at least one major unmet dental care need (e.g., missing teeth, bleeding gums, toothache). Even among the insured, a majority (64%) currently has at least one unmet dental need.
- Concerns about the high cost of care and cost transparency are the top two factors driving patients to forgo care – these are the top barriers for the insured and uninsured alike, but affect the uninsured to a greater extent. 68% of the uninsured, and 51% of the insured, in LA have had to forgo care due to the high cost of treatment.

FURTHER INFORMATION/MEDIA INQUIRIES

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