

2025 Medicare Advantage dental benefit analysis

Dental offerings as a key component of supplemental benefits

The Centers for Medicare & Medicaid Services (CMS) recently released data that highlights the benefit designs of 2025 Medicare Advantage (MA) plans, inclusive of each MA product's supplemental dental offering. To help health plans understand the data, we ingested the raw files to provide preliminary insights on where the MA dental benefits are headed this year.

The dental benefit categorization has changed from previous years, in which there were 11 dental benefit categories. Starting in contract year (CY) 2025, there are 16 dental benefit categories. These changes are the result of revisions CMS made to more closely align to the dental procedure code taxonomy for CY2025.

A more detailed explanation of the methodology used to account for these changes within HealthScape's MA Dental Benefit Compare Tool can be found at the end of this briefing.



A CHARTIS COMPANY

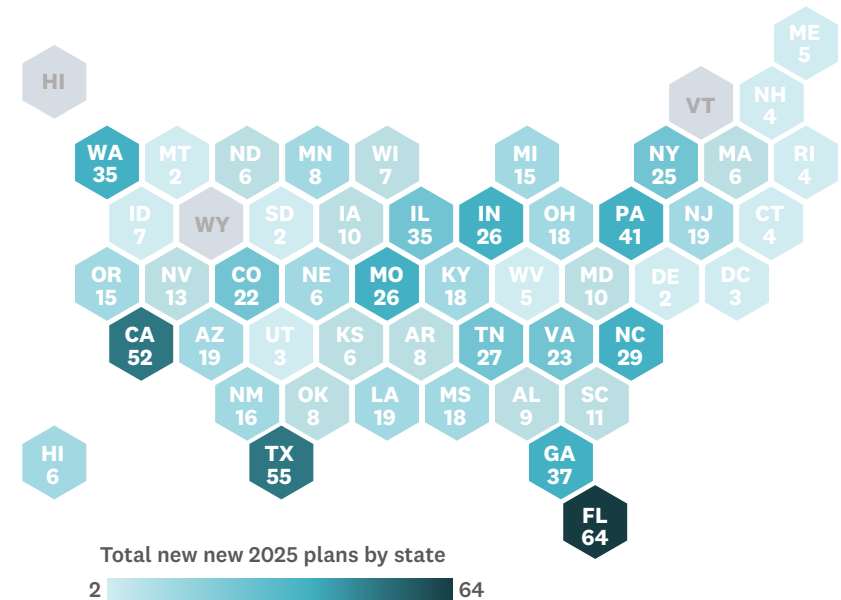
➤ New MA plan growth

The highest concentrations of new Medicare Advantage organization (MAO) plan growth occurred in Florida, Texas, California, Pennsylvania, and Georgia. As seen in previous years, new plan offerings continue to align with states that are very populous or that skew older in their demographics. CVS Health, UnitedHealthcare, and Devoted Health combined comprise nearly 50% of new plans, while Blue Cross Blue Shield (BCBS or Blues) plans make up about 10% of new plans.

COUNT AND PERCENTAGE OF NEW PLANS BY MAO

Carrier	# of new plans	% of new plans
CVS Health	139	18%
UnitedHealthcare	139	18%
Devoted Health	99	13%
Humana	95	12%
BCBS Plans	81	10%
Centene	45	6%
All other	188	24%
Total	786	100%

GEOGRAPHIC DISTRIBUTION OF NEW PLANS

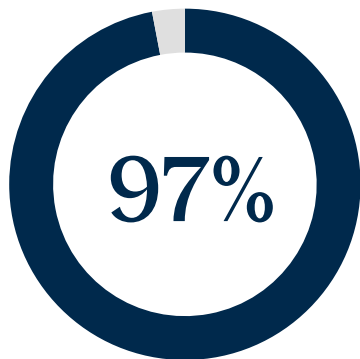


➤ New MA dental plan benefits

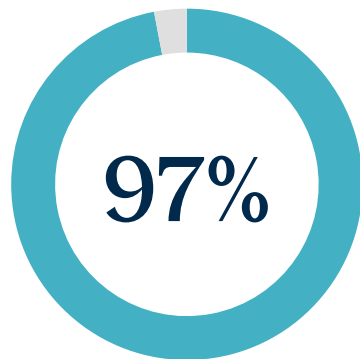
The vast majority of new 2025 plans offer benefits within the preventive and comprehensive categories. While the percentage of new plans offering preventive benefits is the same as 2024, slightly fewer new plans are offering comprehensive benefits compared to 2024.

PERCENTAGE OF NEW PLANS OFFERING PREVENTIVE BENEFITS

2024 new plans

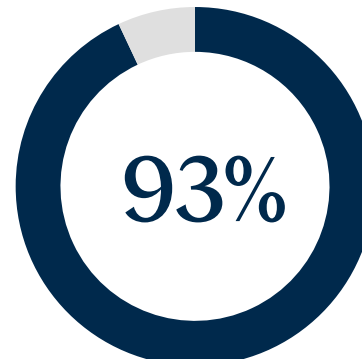


2025 new plans

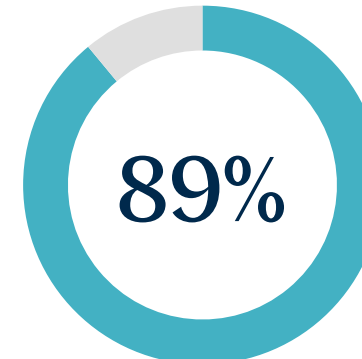


PERCENTAGE OF NEW PLANS OFFERING COMPREHENSIVE BENEFITS

2024 new plans

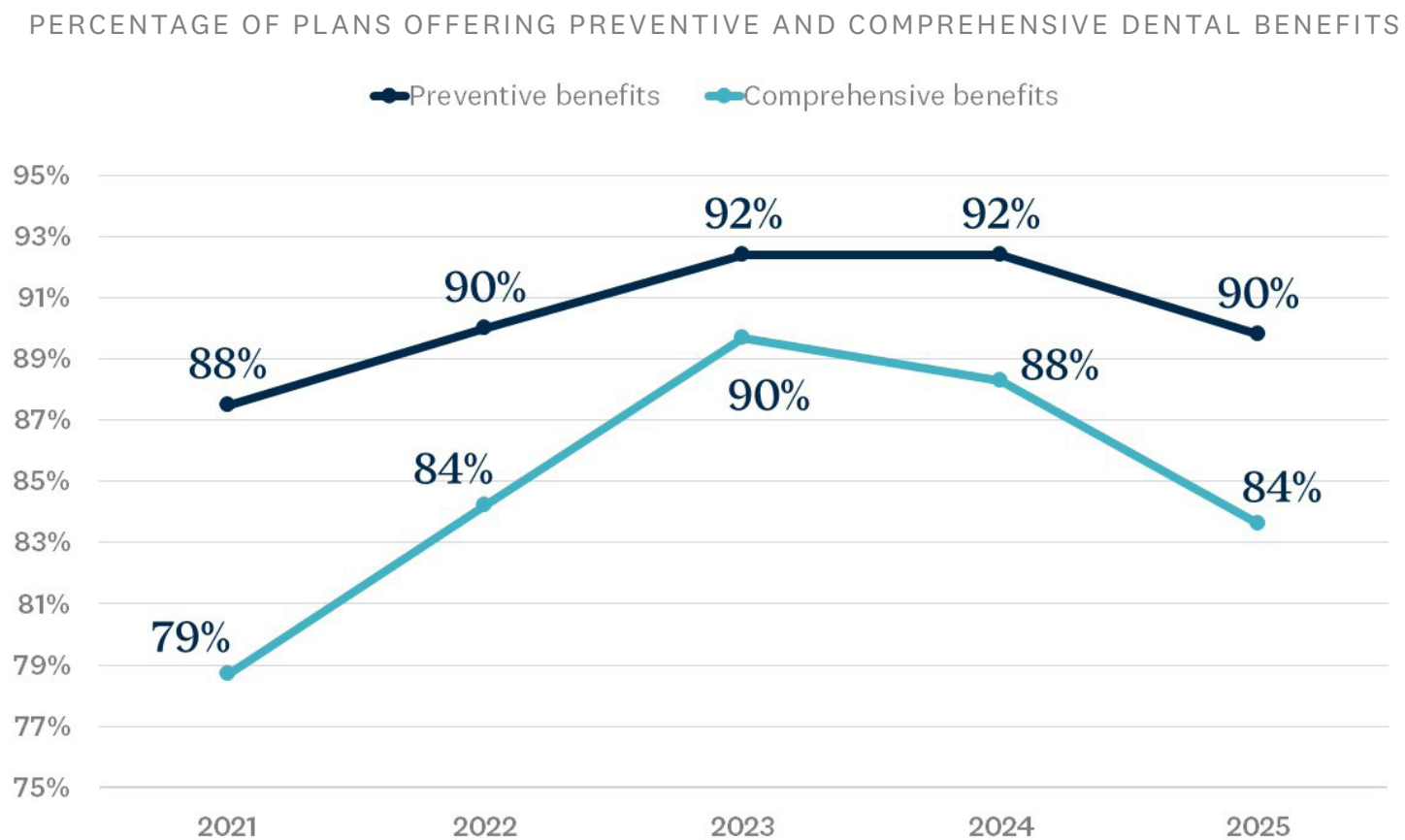


2025 new plans



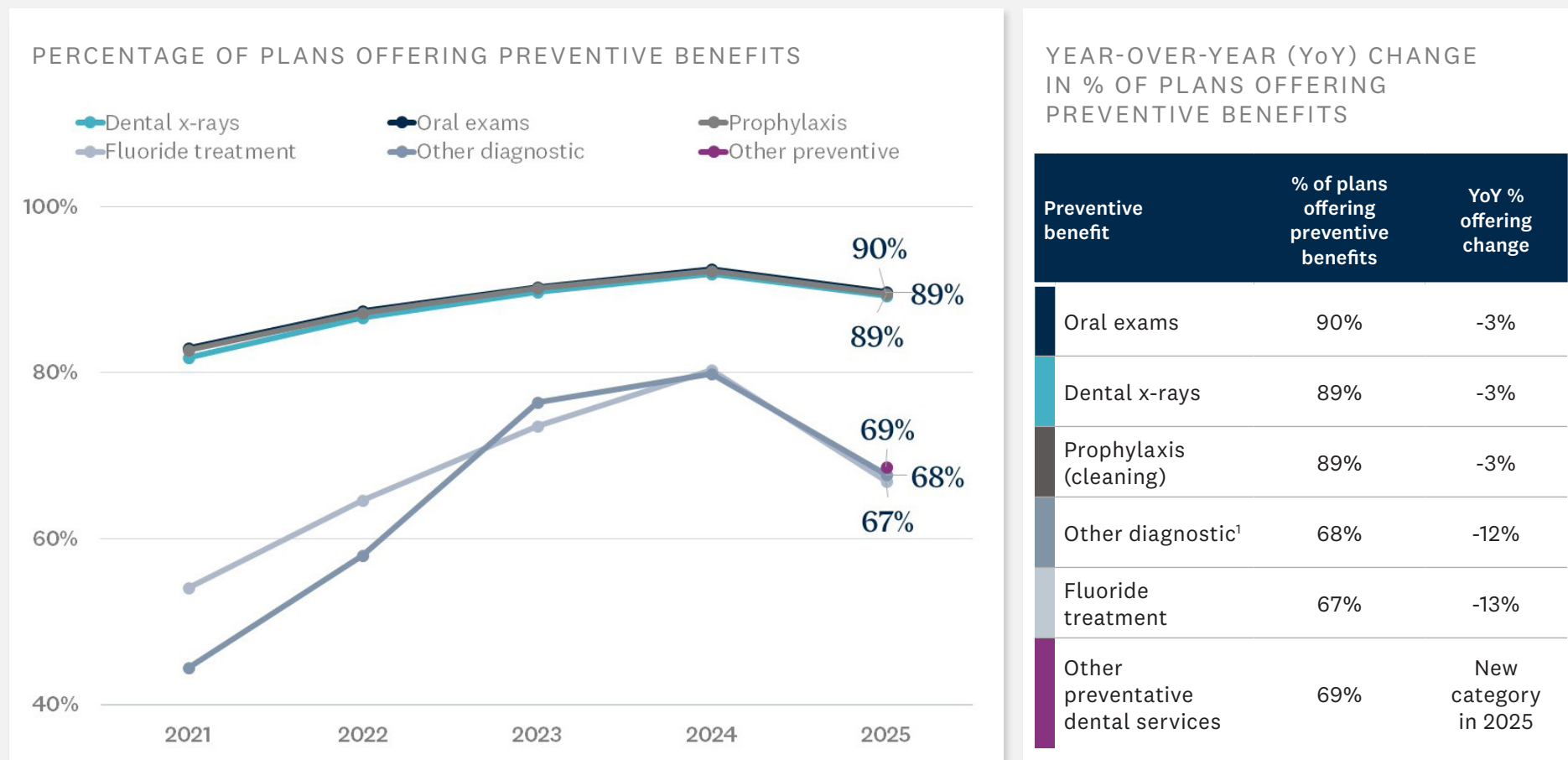
➤ Dental benefit trends

Despite growth in previous years, the prevalence of plans that offer preventive and comprehensive dental benefits slightly declined in 2025. The same trend holds true for the percentage of \$0 premium plans offering preventive and comprehensive benefits in 2025.



➤ Preventive dental benefit trends

For the first time in many years, the percentage of plans offering each of the individual preventive dental benefits in 2025 decreased year over year. The number of plans covering oral exams, dental x-rays, and prophylaxis benefits has each decreased by 3%, while the number of plans offering fluoride treatment and other diagnostic services has decreased by 13% and 12%, respectively. **Nonetheless, roughly 90% of plans offer at least one preventive benefit in 2025.**



(1) Note: “Other Diagnostic” was previously designated as “Diagnostic Services” and listed under the Comprehensive Benefits category.

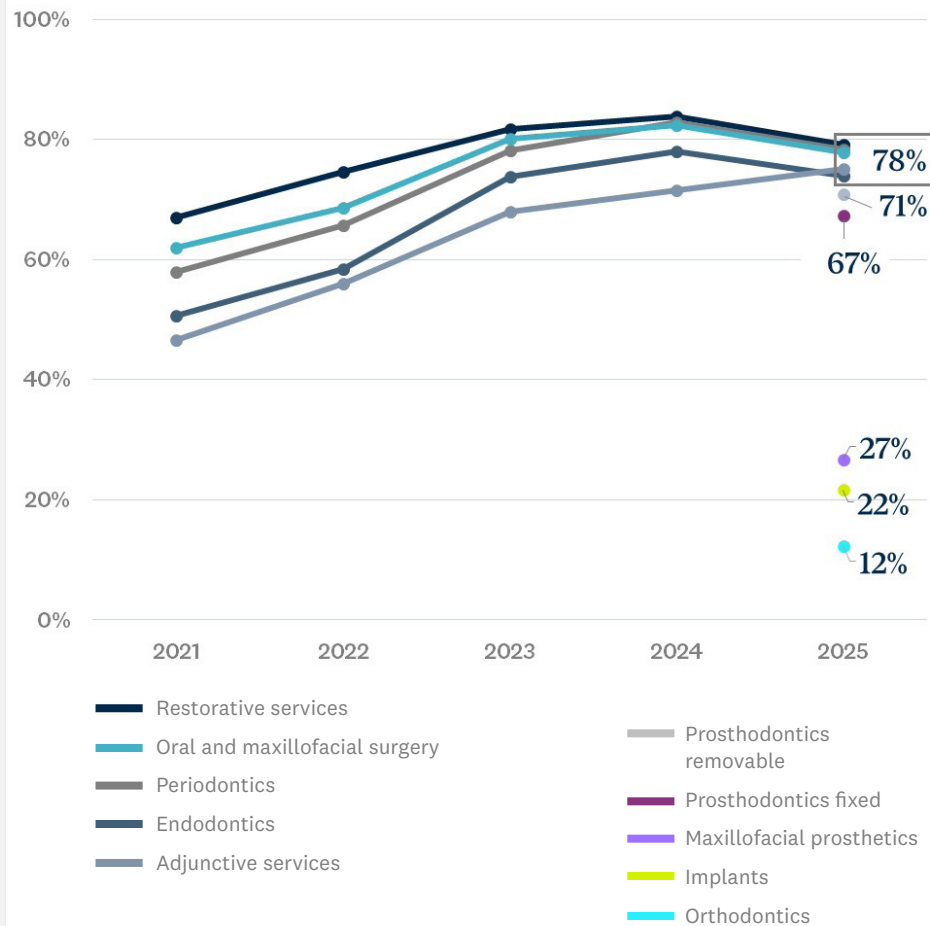
➤ Comprehensive dental benefit trends

Similar to preventive benefits, many comprehensive benefits are offered in slightly fewer plans in 2025, despite consistent growth in previous years. **Overall, roughly 84% of plans offer at least one comprehensive benefit in 2025.** Given the increased number of comprehensive dental benefit categories in 2025, it will be interesting to assess comprehensive dental benefit offerings trends at greater granularity in the coming years.

YEAR-OVER-YEAR CHANGE IN % OF PLANS OFFERING COMPREHENSIVE BENEFITS

Comprehensive benefit	% of plans offering comprehensive benefits	YoY % offering change
Adjunctive services	78%	+4%
Endodontics	78%	-4%
Periodontics	78%	-4%
Restorative services	78%	-5%
Oral and maxillofacial surgery	78%	-5%
Prosthodontics removable ¹	71%	N/A
Prosthodontics fixed ¹	67%	N/A
Maxillofacial prosthetics ¹	27%	N/A
Implants ¹	22%	N/A
Orthodontics	12%	N/A

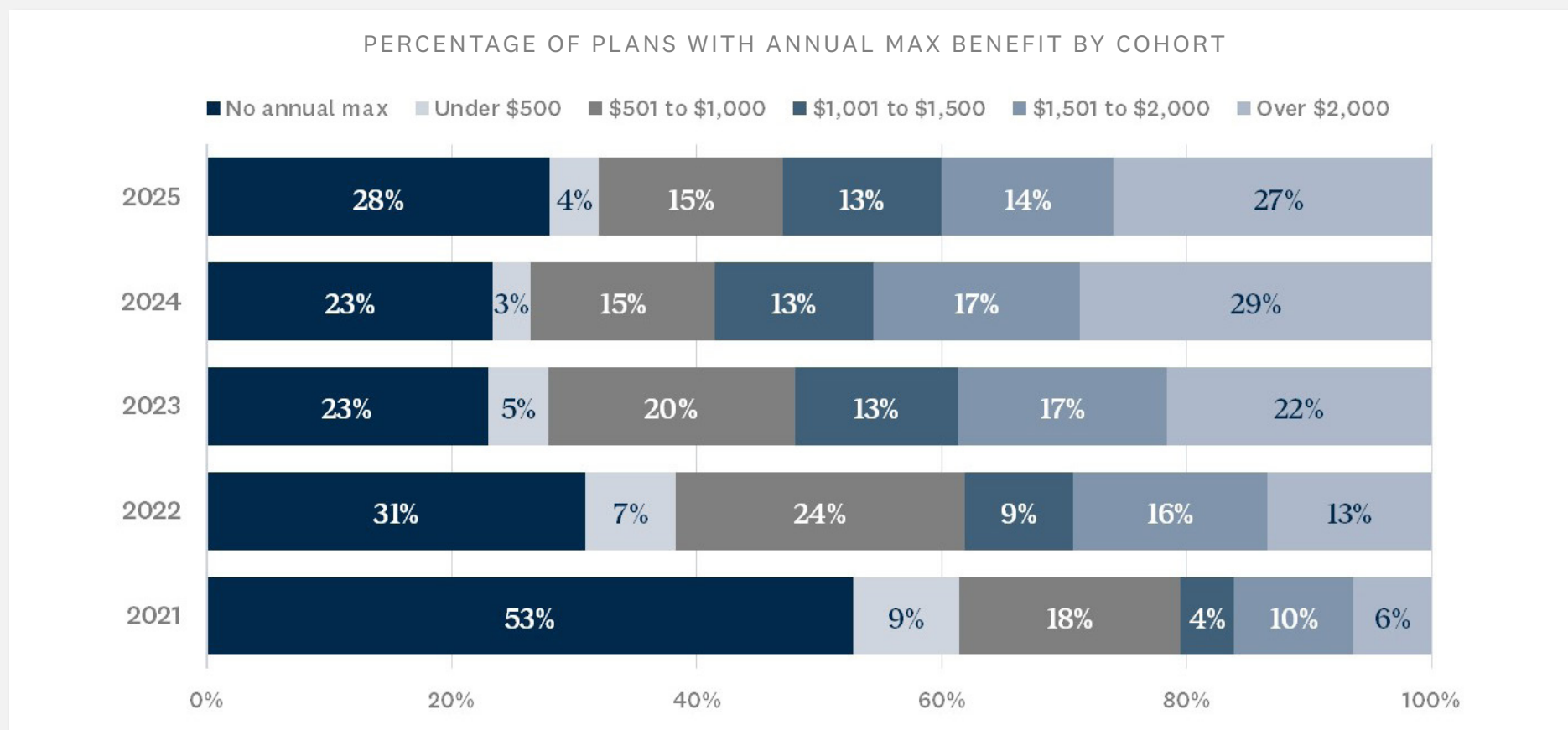
PERCENTAGE OF PLANS OFFERING COMPREHENSIVE BENEFITS



(1) Note: Indicated benefits were all previously grouped under the “Prosthodontics, other oral/maxillofacial surgery, other services” bucket, which was segmented in 2025. Benefits are compared against previous values for that grouping, resulting in offering changes.

➤ Percentage of plans with annual max benefit by cohort

In recent years, the use of annual maximums as a financial control measure has become increasingly popular. More than 50% of MA plans had no maximums in 2021, while less than 30% have no maximum in 2025. With that said, this percentage increased slightly in 2025 compared to the previous few years. Most plans with no annual maximum likely have other financial controls, such as benefit and frequency limitations, in place.



The vast majority of MA plans continue to offer dental benefits. As a next step, plans will need to assess where MA enrollment is concentrated in relation to changes in benefit offerings in 2025.

Nonetheless, consumers will likely still expect dental coverage to be a table stakes benefit. Thus, similar to years past, MAOs that continue to prioritize investments in dental offerings as a key component of their supplemental benefits portfolio will be best positioned to attract and retain members in the coming years.

Methodology

HealthScape conducted a crosswalk between 2025 and 2024 benefits to allow for easier year-over-year comparisons. This crosswalk is reflected throughout the tool and displayed below for immediate reference

2024 BENEFIT	2025 BENEFIT	NOTES
PREVENTATIVE BENEFITS		
Oral exams	Oral exams (16b1)	
Dental x-rays	Dental x-rays (16b2)	
Diagnostic services	Other diagnostic services (16b3)	Previously categorized as a comprehensive benefit
Prophylaxis	Prophylaxis (16b4)	
Fluoride treatment	Fluoride treatment (16b5)	
No applicable 2024 benefit	Other preventive dental services (16b6)	
COMPREHENSIVE BENEFITS		
Restorative services	Restorative services (16c1)	
Endodontics	Endodontics (16c2)	
Periodontics	Periodontics (16c3)	
Prosthodontics, other oral/maxillofacial surgery, other services	Prosthodontics, removable (16c4)	These four 2025 benefit categories (16c4 - 16c7) have been mapped to the prior 2024 bucket of “prosthodontics, other oral/maxillofacial, and other services”
	Maxillofacial prosthetics (16c5)	
	Implant services (16c6)	
	Prosthodontics, fixed (16c7)	
Extractions	Oral and maxillofacial surgery (16c8)	
No applicable 2024 benefit	Orthodontics	
Non-routine services	Adjunctive general services (16c10)	

Authors



Brian Goetsch

Senior Partner

bgoetsch@healthscape.com



Caitlin Walsdorf

Partner

cwalsdorf@healthscape.com



Rachel Ferko

Engagement Manager

rferko@healthscape.com

About HealthScape Advisors

HealthScape Advisors, a Chartis Company, is dedicated to helping payers solve the most challenging business problems in healthcare. HealthScape supports payers and the surrounding ecosystem of companies on their most important initiatives, helping them to grow profitably, improve performance, and transform their businesses. Purpose-built for healthcare, HealthScape brings its clients a deep and broad understanding of the ever-changing complexities that make up the healthcare marketplace. It is because of this expertise and experience that clients rely on HealthScape as a trusted strategic advisor and thought partner. Learn more at www.healthscape.com

© 2025 The Chartis Group, LLC. All rights reserved. This content draws on the research and experience of Chartis consultants and other sources. It is for general information purposes only and should not be used as a substitute for consultation with professional advisors.



A CHARTIS COMPANY