

2024 DENTAL CLAIMS DATA UPDATE 2018-2024 TRENDS

Dental Services Among Children with MaineCare and Commercial Dental Benefits



Children's
Oral Health
Network
of Maine

KEY HIGHLIGHTS

1. The COVID-19 pandemic universally disrupted access to oral health care and altered the dental coverage landscape in Maine. The number of children and youth in Maine under age 21 with consistent insurance steadily increased statewide between 2018-2023 before declining slightly in 2024. The number of children who had either no dental coverage or had MaineCare or commercial dental benefits for only part of the year consistently declined between 2018-2023 before increasing in 2024. Examining data collected over the period of 2016-2024 reveals noteworthy trends in insurance coverage for children:
 - Over the four years between 2016-2019, the number of MaineCare-enrolled children decreased slowly each year, dropping by a total of 5% (from about 93,000 to about 89,000). Meanwhile the number of commercially insured children increased steadily each year, growing by a total of 17% (from about 67,000 to about 79,000) over the same period.
 - The pandemic changed this pattern; in 2020 the number of children enrolled in MaineCare jumped to over 101,000, while the number of commercially insured children dropped to about 70,000. Both numbers increased between 2021-2023, and the number of commercially insured children surpassed the 2019 peak, growing to more than 86,000 in 2023.
 - The number of children with intermittent or no coverage steadily declined from more than 138,000 in 2016 to under 124,000 in 2020 and then dropped more precipitously in each year before resting at about 84,000 in 2023.
 - In 2024, the total number of consistently insured children dropped by more than 2,500, including about 1,700 MaineCare-enrolled children (when the pandemic-era Medicaid continuous coverage policy ended); meanwhile the number of children with either intermittent or no coverage grew by almost 9,500.
2. Prevention utilization rates for commercially insured children have almost completely rebounded since 2020 or even exceeded pre-pandemic rates. Prevention utilization rates for MaineCare-enrolled children remain at least 13% or more below 2018 rates, though they have recovered above 2020 rates. Because of the increase in the overall numbers of insured children, a flat rate trend in utilization reflects more children accessing care. However, these trends do not reflect that there are also more insured children who are not accessing care in spite of having insurance coverage.
3. Across childhood, access to preventive dental care peaks for the age 6-12 range (79% for commercially insured children and 57% for those with MaineCare) and drops precipitously for older youth. The group that experiences the lowest rate of preventive care is 19-20-year-olds with MaineCare, at 20%. Children between the ages of 3-12 with commercial insurance receive preventive care at a rate at least 20% higher than their MaineCare-enrolled peers, and youth between the ages of 13-20 with commercial insurance receive preventive care at a rate at least 30% higher than youth with MaineCare insurance.

Introduction

Dental disease is the most widespread chronic disease in children with 40% of children ages 2-19 experiencing dental caries.^{1,2} A 2023 report released by the American Academy of Pediatrics states that although dental visits rates in the U.S. are increasing across all ages, race and geographic categories,

significant disparities still exist in children accessing dental care. Challenges that prevent families from accessing routine dental care include lack of insurance, provider shortages, scheduling and transportation challenges, fear, distance, poverty, lack of experience with the dental system, and language barriers.²

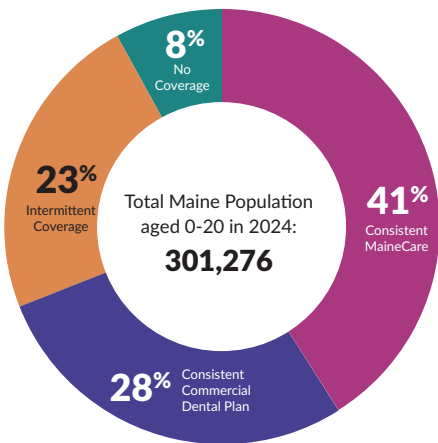
Dental disease is driven by a combination of environmental, physiological, genetic, and behavioral factors and is largely preventable with early intervention.³ If left untreated, dental disease will progress and can cause pain, inflammation, infection, impaired speech, and nutritional deficits. Children with dental caries also experience more missed school days and lower academic performance when compared to their peers.⁴

This annual data brief explores dental coverage and dental claims rates from the Maine Health Data Organization’s All-Payer Claims Database for children under age 21 who were covered by MaineCare or commercial dental insurance from 2018 to 2024. MaineCare covers comprehensive dental benefits for children under age 21, based on federal Early and Periodic Screening, Diagnosis and Treatment requirements and the American Academy of Pediatric Dentistry’s periodicity schedule.⁵ Commercial insurers generally follow similar standards; however, covered procedures, annual caps, and family copays/coinsurance costs vary by insurance plan (see Method Notes for a description of the dental insurance claims data and analysis parameters).

Dental Coverage

To prevent and treat dental disease, routine access to dental care is necessary. For many families, dental insurance helps increase access to dental care. As seen in **Figure 1**, approximately 41% (n= 121,910) of children under the age of 21 had MaineCare for at least 11 months in 2024, while 28% (n = 85,320) were consistently enrolled in a commercial dental plan. Additionally, approximately 23% had either MaineCare or a commercial dental plan for part of the year (less than 11-months). Approximately 8% of Maine children had neither MaineCare nor commercial dental benefits during 2024. (Note: within this no-coverage category there may be some children who had benefits with a small dental plan that is under the threshold for the requirement to submit claims data to Maine Health Data Organization.)

Figure 1. Maine children under age 21 by type of dental coverage in 2024



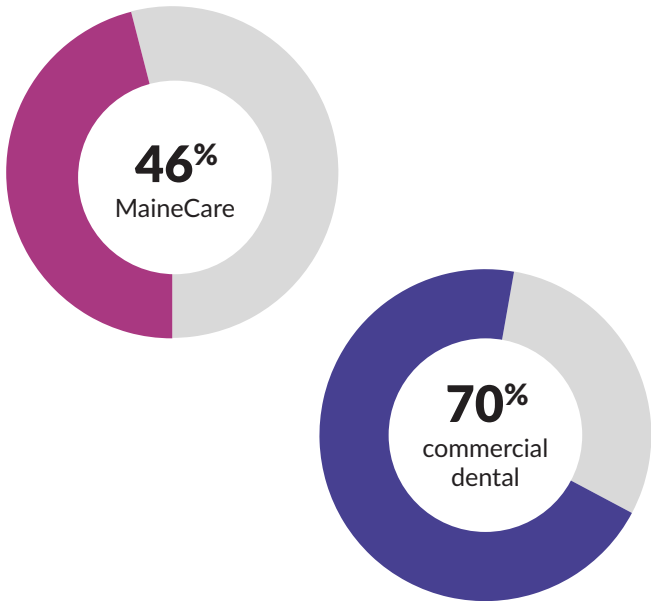
Source: 2024 dental claims data from the Maine Health Data Organization’s All-Payer Claims Database. Population denominator from 2024 ACS population estimates.

Preventive Dental Services*

**Note: The following analysis is limited to children continuously enrolled in a commercial dental plan or MaineCare for at least 11 months in 2024.*

Utilization of preventive services for Maine children with dental benefits varies by insurance type. As seen in **Figure 2**, a higher percentage of children under age 21 with consistent commercial dental benefits (70%) had at least one preventive dental claim in 2024 than children with consistent MaineCare (46%).

Figure 2. Percentage of consistently insured children under age 21 with at least one preventive dental claim in 2024



Source: 2024 dental claims data from the Maine Health Data Organization’s All-Payer Claims Database

Author’s Note

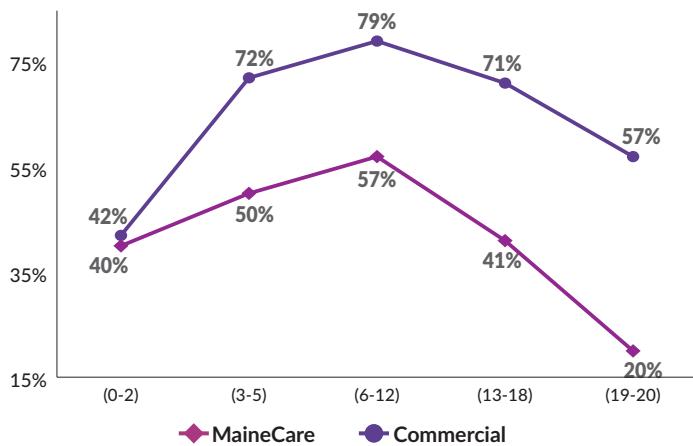
*The purpose of this document is to help build a common understanding of the status of children’s oral health services, as well as the gaps in these services. Oral health is a complex issue and many partners are working hard to help children get the services they need. Our hope is that this data brief will inspire collective action toward our **shared vision**: Transforming Maine into a state where all children grow up free from preventable dental disease.*

Age and Preventive Dental Care

As seen in **Figure 3**, across all age groups, a higher percentage of children with commercial dental benefits had at least one preventive dental claim than children with MaineCare. The age group with the highest percentage of children with any preventive dental claims was 6-12-year-olds for both MaineCare (57%) and commercial coverage (79%). The 19-20-year-old age group demonstrated the largest disparity in preventive claims with a rate of 57% among 19-20-year-olds with consistent commercial dental benefits compared to 20% among those with consistent MaineCare.

It is important to note that this data reflects only services that are paid for by either MaineCare or commercial dental insurance plans. Some children receive screening and fluoride varnish through the State of Maine's School Oral Health Program, or donated care for which providers are not reimbursed. In addition, one preventive dental service within a year is not necessarily an indicator of having consistent access to a dental provider, nor does it mean a child received all recommended routine dental care services.

Figure 3. Percentage of consistently insured children that had at least one preventive dental claim by age group

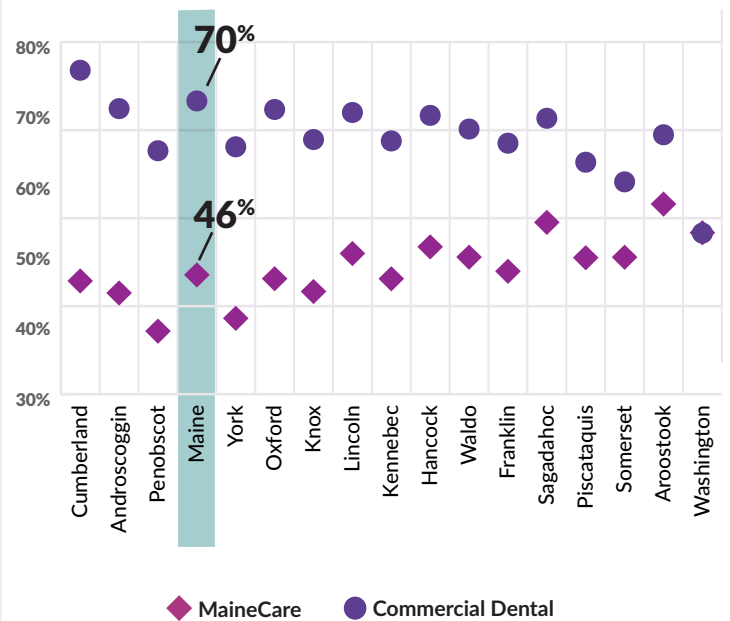


Source: 2024 dental claims data from the Maine Health Data Organization's All-Payer Claims Database

Preventive Dental Care by County

Access to dental care varies across the state. As seen in **Figure 4**, in 2024 the largest difference between the percentage of MaineCare and commercially insured residents under age 21 with at least one preventive dental claim was in Cumberland, Penobscot, and Hancock counties. Somerset, Aroostook, and Washington counties had the smallest disparities based on insurance. Cumberland County had the highest rate of children with commercial dental insurance receiving preventive care, while Aroostook, Franklin, and Washington Counties had the highest rate for children with MaineCare.

Figure 4. Disparities in preventive dental care by county for consistently insured children under age 21



Source: 2024 dental claims data from the Maine Health Data Organization's All-Payer Claims Database

Note: graph formatting attributable to the American Dental Association Health Policy Institute's dental care use among children.

RESOURCES / Weblinks for more information about MaineCare dental benefits and other oral health data:

Maine Health Data Organization All-Payer Claims Database: mhdo.maine.gov/claims.htm

MaineCare Benefits Manual, Chapter II – Specific Policies by Service. Section 25:

www.maine.gov/sos/sites/maine.gov.sos/files/inline-files/c2s025%20-%20JUL%202025.docx

VitalCare for Kids - Maine's Early Periodic Screening, Diagnosis, and Treatment (EPSDT) Program:

www.maine.gov/dhhs/oms/providers/childrens-services

KidsCount Maine: datacenter.aecf.org/data?location=ME#USA/1/0/char/0

Centers for Disease Control and Prevention Oral Health Data: www.cdc.gov/oralhealthdata/

Association of State and Territorial Dental Directors: www.astdd.org/data-collection-assessment-and-surveillance-committee/

American Dental Association Health Policy Institute: www.ada.org/en/science-research/health-policy-institute

CareQuest, the State of Oral Health Equity in America, 2024: carequest.org/resource/state-of-oral-health-equity-in-america-2024/

National Institute for Cranial and Dental Research, Oral Health in America: Advances and Challenges, 2021

www.nidcr.nih.gov/oralhealthinamerica

Utilization And Trends 2018-2024

The trends in dental claims held steady from 2018-2019 with a precipitous drop off in 2020. From 2021 to 2024, as seen in **Figures 5 and 6**, there has been a gradual recovery in preventive dental or any dental claim utilization rates for children with commercial insurance. The rates for children with consistent MaineCare insurance have not similarly rebounded. Claims data indicates that in 2024 dental care utilization has recovered from the 2020 rate for children with commercial insurance (Figure 7), though it still remains well below the pre-pandemic rate for all age groups for children with MaineCare (Figure 8). These trends reveal the need for increased collaboration and coordinated effort to address the concerning disparities between children with MaineCare and children with commercial dental insurance and to accelerate the recovery of dental care utilization for children enrolled in MaineCare.

All graphs on this page represent rates among children who had either MaineCare or commercial dental insurance for at least 11 months of the year indicated..

Figure 5. Percentage of consistently insured children under age 21 with at least one preventive dental claim in 2018-2024

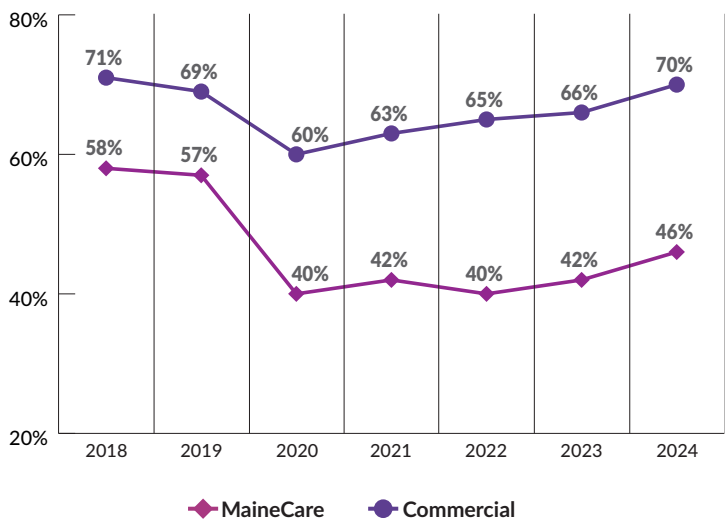


Figure 6. Percentage of consistently insured children under age 21 with at least one dental claim (any type of dental service) in 2018-2024

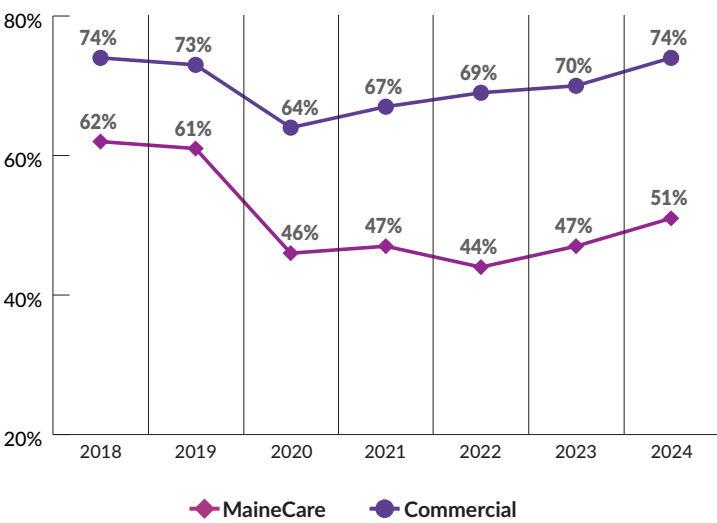


Figure 5, 6, 7, and 8 Source: 2018-2024 dental claims data from the Maine Health Data Organization's All-Payer Claims Database

Figure 7. Percentage of children with MaineCare with at least one preventive dental claim by age group in 2018-2024

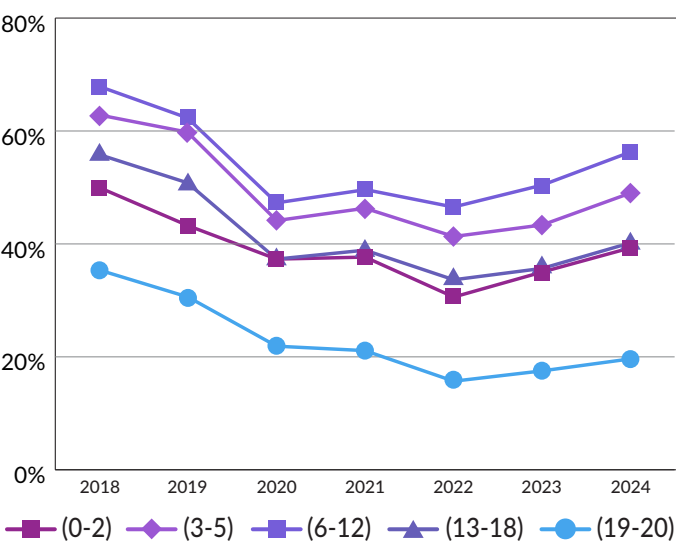
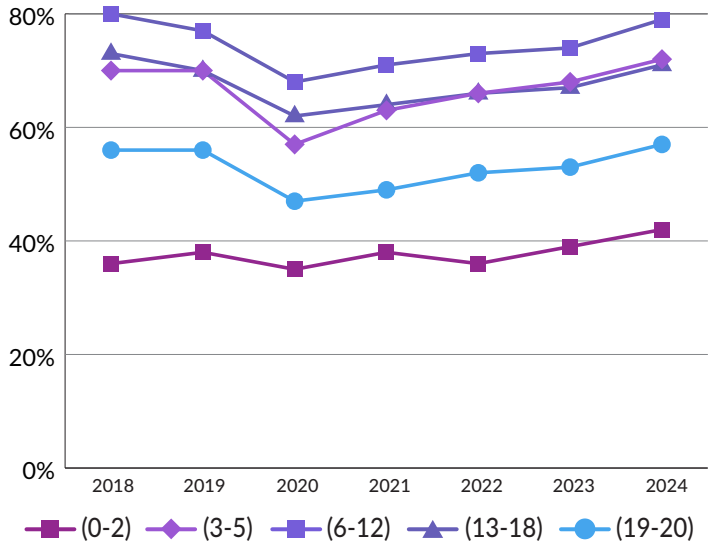


Figure 8. Percentage of children with commercial dental insurance with at least one preventive dental claim by age group in 2018-2024



Method Notes

Data was obtained from the Maine Health Data Organization's All Payer Claims Database (APCD) per the data release requirements defined in 90-590 Chapter 120, *Release of Data to the Public*, to provide a snapshot of dental services being delivered in Maine in 2018 through 2024 by insurance type (MaineCare, Commercial), Age (0-21), and location (county).

The Maine Health Data Organization is a state agency that collects healthcare claims data from payors, including Medicaid, commercial insurance carriers, and dental benefit administrators, per the requirements in 90-590 Chapter 243, *Uniform Reporting System for Health Care Claims Data Sets*. Please refer to the MHDO website for more details regarding data restrictions and represented insurers.

Using Current Dental Terminology (CDT) codes, descriptive statistics were analyzed using Excel by the University of Southern Maine's Catherine Cutler Institute. The APCD dental claims data were restricted from the total to only include individuals with MaineCare (2018: n=90,411, 2019: n=88,995, 2020: n=101,064, 2021: n=114,702, 2022: n=123,374, 2023: n=123,627, 2024: n=121,910), or commercial insurance (2018: n=76,687, 2019: n=78,902, 2020: n=70,146, 2021: n=82,841, 2022: n=82,942, 2023: n=86,164, 2024: n=85,320) dental coverage for 11 consecutive months. This was done to capture patterns of routine care that are associated with consistently covered individuals. Given that only consistently covered individuals were included,

the results do not reflect all individuals with dental insurance that received services in 2018 through 2024.

This analysis includes only services which were covered by MaineCare or commercial dental insurance plans. It does not include services which were paid for by families, medical insurance, the State of Maine School Oral Health Program, grant-funded programs, or donated care.

The denominator for the total population of children ages 0-20 for Figure 1 was derived from the U.S. Census Bureau, 2024 American Community Survey 5-Year Estimates (Table DP05).

The descriptive statistics in these tables represent state averages, county averages, and averages for various age ranges. Age ranges are defined by the following: under age 21 is defined as individuals up to age 20 years 364 days, 0-2: birth until age 2 and 364 days; 3-5: age 3 until age 5 and 364 days; 6-12: age 6 until age 12 and 364 days; 13-18: age 13 until age 18 and 364 days; 19-20: age 19 until age 20 and 364 days.

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The Children's Oral Health Network of Maine unites hundreds of organizations and individuals statewide in a shared vision: ensuring that all children in Maine grow up free from preventable dental disease. Creating a Maine where no child experiences dental disease demands bold solutions, collective action, and systems changes on many levels. The Network improves children's health by mobilizing partners and communities to transform oral health care in Maine.