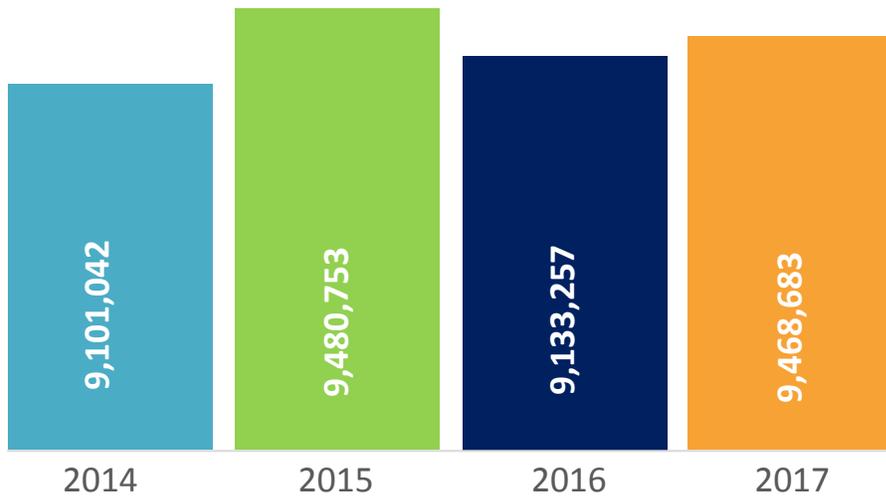


California

Dental Benefits Fact Sheet



CA Fully Insured Dental Enrollment



Source: 2018 CDI and DMHC Medical Dental Loss Ratio Filings
 Note: Enrollment data represents the number of Californians enrolled in dental plans regulated by CDI and DMHC

CA Total Dental Enrollment

An estimated 34,171,994 or 86% of the population have dental benefits in California.

Plan Type	Enrollment
Private Plans	
DHMO	2,846,110
DPPO (fully insured)	7,210,462
Indemnity (fully insured)	229,412
Self-insured	8,719,008
Other Private	468,438
Public Plans	
Medi-Cal	12,220,546

Source: Data from the Centers for Medicare and Medicaid Services and 2018 NADP Dental Benefits Report on Enrollment
 Note: Enrollment data represents the number of Californians enrolled in dental plans

CA Average Premium

California	DHMO	DPPO/Indemnity
Small Group	\$14.17	\$46.08
Large Group	\$13.30	\$40.22
Individual	\$10.46	\$38.71
All Group Avg	\$12.96	\$41.29

Source: 2018 CDI and DMHC Medical Dental Loss Ratio Filings

Distribution of Commercial Benefits: CA vs National

	DHMO	DPPO	Indemnity	Other
California	14.1%	81.6%	2.0%	2.3%
National	7.5%	82.2%	6.2%	4.1%

Source: 2018 NADP Dental Benefits Report on Enrollment

CA Workforce

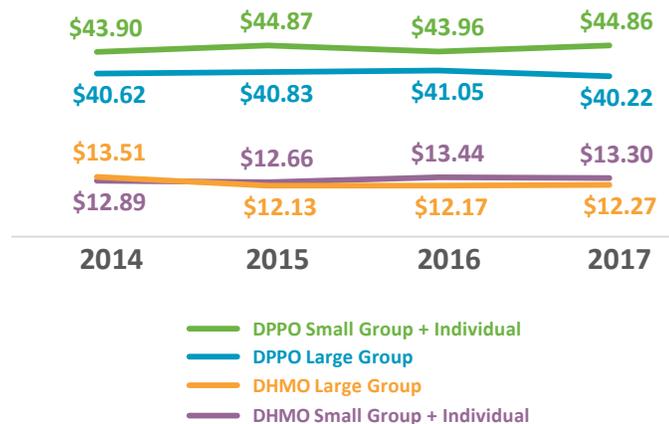
The federal standard for an adequate supply of dentists is 6.85 practicing dentists per 10,000 population.

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	10,351	7,574	545	2,232	2.62
DPPO	44,768	33,107	1,824	9,837	11.32

Source: 2018 NADP Dental Benefits Report: Network Administration & Network Statistics
 Note: Not all CA dentists are part of DHMO/DPPO networks; the number of dentists per 10,000 population is higher than 11.32.

CA Change in Premium

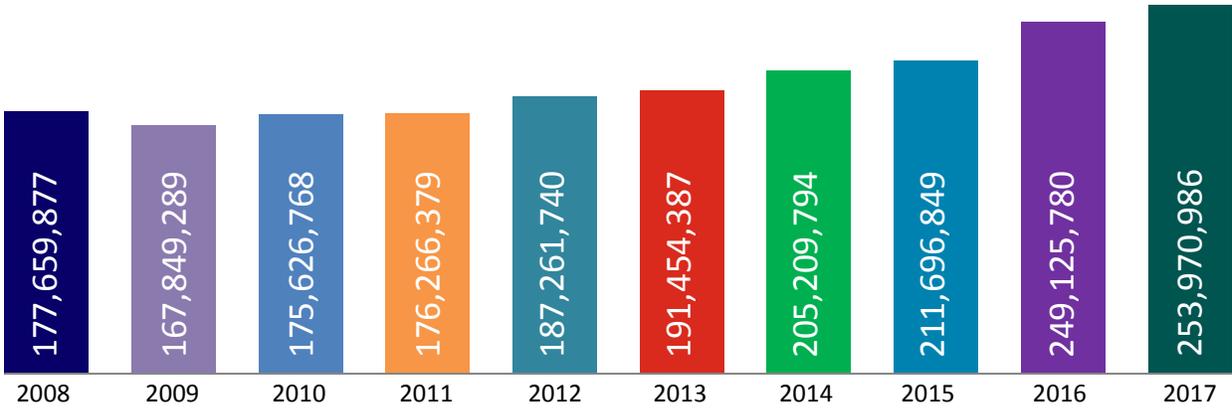


Source: 2018 CDI and DMHC Medical Dental Loss Ratio Filings

National Dental Benefits Fact Sheet

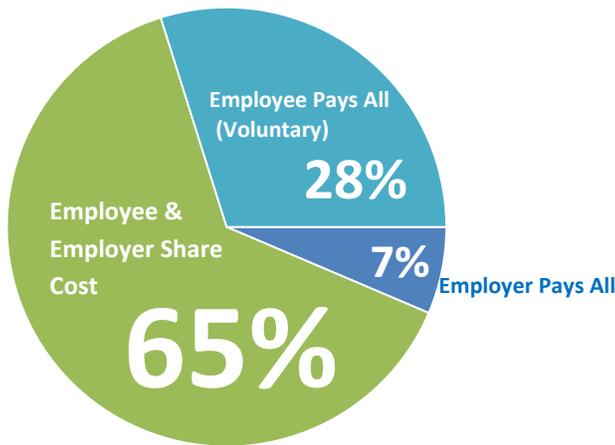
National Enrollment Trends

Population with Dental Benefits



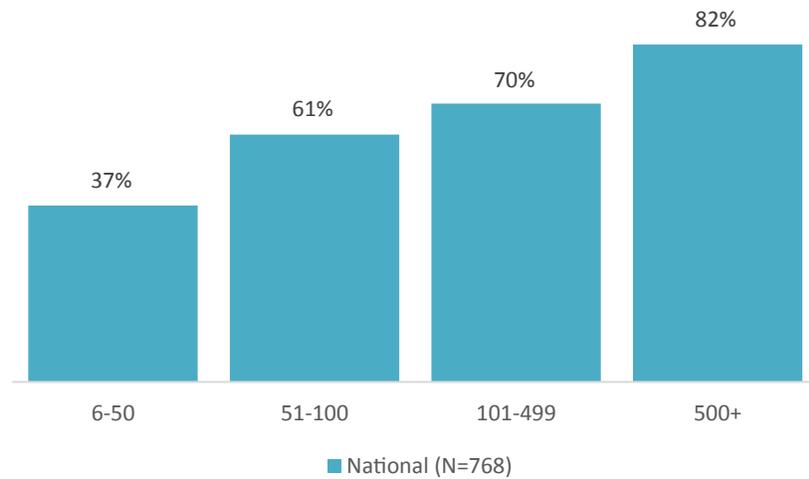
Source: 2018 NADP Dental Benefits Report on Enrollment

Funding for Group Dental Coverage



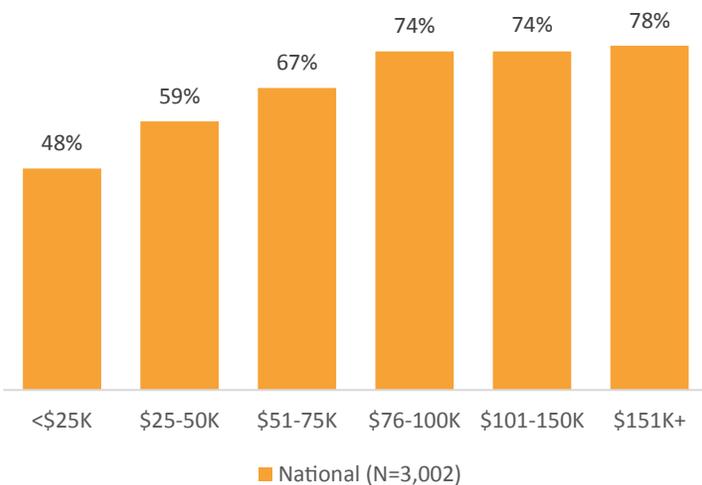
Source: 2018 NADP Dental Benefits Report on Enrollment

Employers Offering Dental by Employer Size



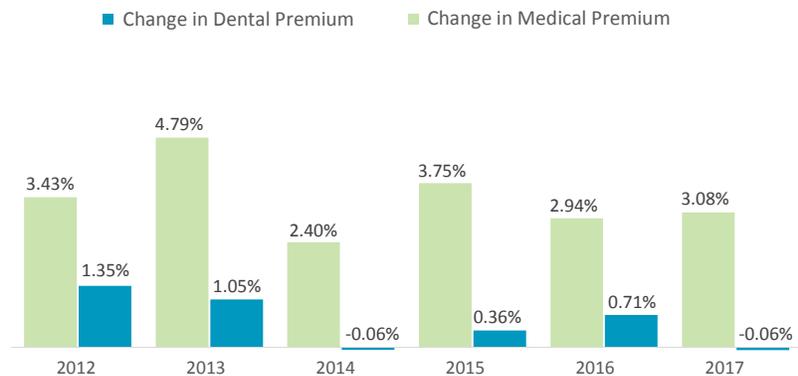
Source: 2018 NADP Survey of Employers

Consumers with Dental by Household Income



Source: 2018 NADP Survey of Consumers

National Change in Premium



Source: NADP 2012-2017 Dental Benefits Report: Premium and Benefit Utilization Trends