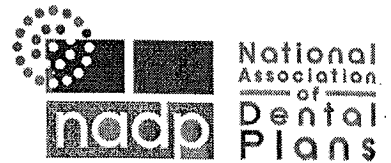


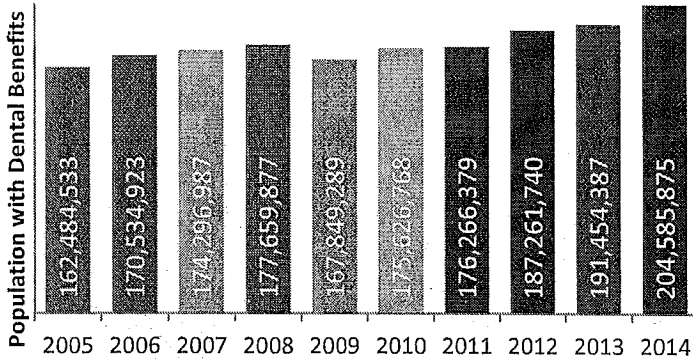
Maryland

Dental Benefits Fact Sheet



National Enrollment Trends

An estimated 204,585,875 Americans, 64% of the population, have dental benefits.



Source: 2015 NADP Dental Benefits Report on Enrollment

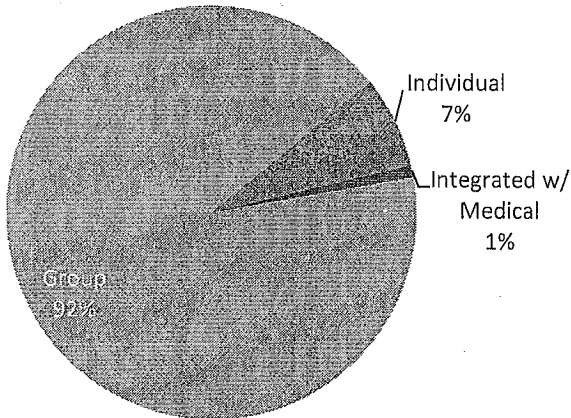
Dental Enrollment

An estimated 4,585,274 or 77% of the population have dental benefits in Maryland.

Plan Type	Enrollment
Private Plans	
DHMO	453,056
DPPO	2,729,163
Indemnity	225,290
Other Private	64,724
Public Plans	
Medicaid/CHIP ⁴¹	1,082,153

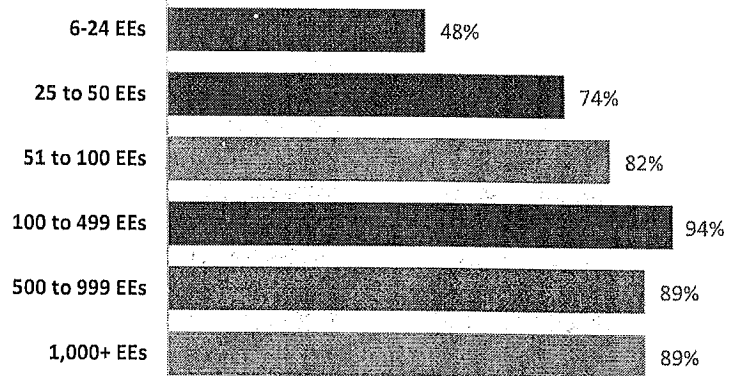
Source: Data from the Centers for Medicare and Medicaid Services and 2015 NADP Dental Benefits Report on Enrollment

Sources of Private Dental Coverage



Source: 2015 NADP Dental Benefits Report on Enrollment

Employers Offering Dental Benefits by Employer Size



Source: 2015 NADP Survey of Employers

Premium Facts

Maryland	DHMO	DPPO	Indemnity
Small Group	-	\$34.36	\$40.66
Large Group	-	\$28.38	-
Individual	-	\$31.10	-
Nat'l All Group Avg	\$17.01	\$31.69	\$36.13

Source: NADP 2015 Dental Benefits Report: Premium and Benefit Utilization Trends

Distribution of Commercial Benefits: State vs National

	DHMO	DPPO	Indemnity	Other
Maryland	9.9%	59.5%	4.9%	1.4%
National	7.9%	78.9%	6.8%	6.4%

Source: 2015 NADP Dental Benefits Report on Enrollment

Maryland Dental Benefits Fact Sheet

Workforce

NADP Members

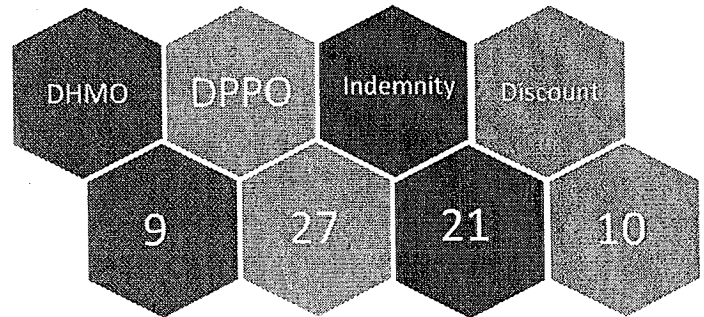
The federal standard for an adequate supply of dentists is 3.33 practicing dentists per 10,000 population.⁴²

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

Network Type	Total Dentist	General Dentists	Pediatric Dentists	Specialists	Per 10,000
DHMO	971	577	43	351	1.62
DPPO	4,930	3,785	233	912	8.25
Discount	3,032	2,267	152	613	5.07

Source: 2015 NADP/DDPA Joint Dental Benefits Report on Network Statistics and U.S. Department of Health and Human Services

Plan Types Offered by NADP Members

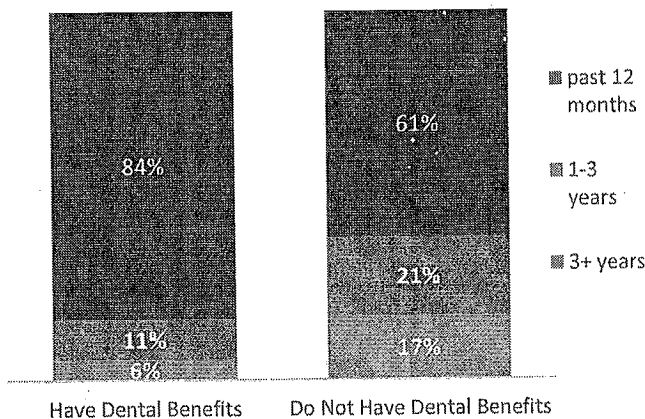


Source: 2015 NADP Membership Directory

Dental Benefits Impact Consumer Behavior

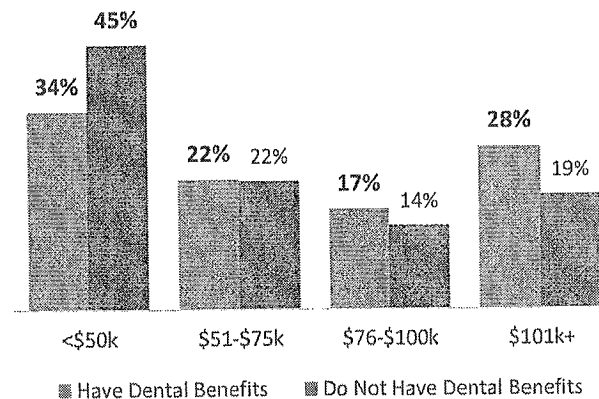
Who Has Dental Benefits

When was your last visit to the dentist?



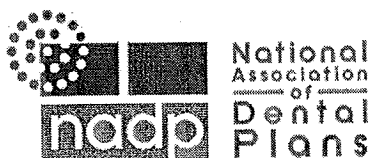
Source: 2015 NADP Survey of Consumers

Consumers with and without Dental Benefits by Household Income



Source: 2015 NADP Survey of Consumers

About



The National Association of Dental Plans (NADP), a nonprofit corporation with headquarters in Dallas, Texas, is the "representative and recognized resource of the dental benefits industry." NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP's members provide dental benefits to about 90 percent of 205 million Americans with dental benefits.