

# Inadequate Dental Care for Veterans Is Painful and Costly



More than 85% of veterans enrolled in the Veteran Health Administration (VHA) system are not eligible for dental care coverage<sup>1</sup>.

VHA dental coverage eligibility is very limited and based on a strict benefits classification system. Qualifying classifications for dental coverage include, but are not limited to, former prisoners of war; service-connected dental disabilities; veterans participating in specific employment programs; and veterans receiving inpatient hospital care. Imposing these restrictions on dental coverage increases the risk of exacerbating both health disparities and possible financial burdens for the majority of veterans. Veterans living with heart disease and diabetes often

experience worse health outcomes than nonveterans with these conditions, and these two chronic disease conditions that are known to worsen oral health.<sup>2</sup> The American Institute of Dental Public Health (AIDPH) and CareQuest Institute for Oral Health<sup>®</sup> surveyed veterans in 2021 and 2022 on their self-reported oral health outcomes and access to dental care. This research brief highlights key financial and health outcomes reported by almost 4,000 veterans.

## Veterans are Living in Dental Pain

In 2022, 45% of surveyed veterans reported having permanent teeth removed due to pain or infection after separation from the military. This rate of tooth extractions was higher in veterans with a service-connected disability (25%) compared to veterans who did not have a service-connected disability (17%). These painful oral health outcomes disproportionately end in emergency department visits, costing veterans nearly \$1.7 billion each year.<sup>3</sup>

**45%** of surveyed

veterans reported having

**permanent teeth removed due to pain or infection**  
after separation from the military.



**I already deal with daily body pains and do not need to add oral pains to the list. I just go without things as I pay [my dental bills] off.”**

Disabled Army Veteran, 55, from **Alabama**

1 Retrieved from VA documentation: <https://www.va.gov/health-care/about-va-health-benefits/dental-care/>

2 Retrieved from: The American Institute of Dental Public Health and CareQuest Institute for Oral Health. Veteran Dental Care Stimulates the Economy and Improves Overall Health. Boston, MA: April 2022.

3 Retrieved from: [https://aidph.org/wp-content/uploads/2022/04/CareQuest-Institute\\_AIDPH\\_Follow-Up-Report\\_CMYK\\_4.11.22.pdf](https://aidph.org/wp-content/uploads/2022/04/CareQuest-Institute_AIDPH_Follow-Up-Report_CMYK_4.11.22.pdf)

# Veterans Shoulder a Financial Burden for Dental Care

Veterans ranked cost as the number one reason for not seeing a dentist in the past year followed by a lack of dental coverage.<sup>4</sup> **On average, veterans pay 65% more in out-of-pocket dental costs compared to nonveterans** — a burden that is magnified for rural veterans.<sup>5</sup> Roughly one-quarter of veteran respondents said they had no dental coverage at all, which means these veterans are left fronting the cost entirely out-of-pocket.

“  
**It costs too much. I have to choose between food, bills, and the financial needs of my family.”**  
 Working-age army veteran from North Carolina

The impact of poor oral health extends to working-age veterans and companies that employ them. Using data from the Medical Expenditure Panel Survey, results indicated almost 40% of veterans reported that the state of their mouth or teeth has impacted their employment compared to 14% of nonveterans.<sup>6</sup> Among those veterans whose employment was impacted, 28% reported having to miss work to address dental problems and 26% reported struggling to interact with colleagues because of their mouth or teeth.

When veterans miss work due to a chronic disease or dental issue, companies lose production hours while veterans can lose both out-of-pocket costs and potential income. **On average, veterans with heart disease and diabetes miss more workdays and lose 42% more income than nonveterans with those chronic disease conditions.**<sup>7</sup> Taken together, there is strong evidentiary support that increased prevention of dental disease and management of chronic diseases can save veterans and their employers time and money.

## Missed Workdays for Veterans with Diabetes and Heart Disease

|                             | Veterans                    |                               | Nonveterans                 |                               |
|-----------------------------|-----------------------------|-------------------------------|-----------------------------|-------------------------------|
|                             | Average Cost of Missed Work | Average Number of Missed Days | Average Cost of Missed Work | Average Number of Missed Days |
| <b>Total</b>                | \$ 885.26                   | 3.96                          | \$ 621.63                   | 3.46                          |
| <i>Diabetes Status</i>      |                             |                               |                             |                               |
| Diabetes                    | \$ 1,061.71                 | 4.87                          | \$ 900.99                   | 5.26                          |
| No Diabetes                 | \$ 867.93                   | 3.87                          | \$ 602.08                   | 3.33                          |
| <i>Heart Disease Status</i> |                             |                               |                             |                               |
| Heart Disease               | \$ 1,287.59                 | 5.29                          | \$ 867.93                   | 6.51                          |
| No Heart Disease            | \$ 860.69                   | 3.88                          | \$ 620.32                   | 3.41                          |

4 Results from two surveys conducted by AIDPH and CareQuest Institute in 2021 and 2022 evaluating veteran oral health.

5 Results from analyzing the Medical Expenditure Panel Survey. Visualizations can be accessed through the Veteran Oral Health Data dashboard: <https://aidph.org/veteran-oral-health/>

6 Results from a proprietary market research database.

7 Analysis of Medical Expenditure Panel Survey 2019 data, replicated from methodology obtained here: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4636550/>

# Covering Dental Care for Veterans with Diabetes and Heart Disease Saves Money

In fiscal year 2021, the VHA reported 3.3 million enrollees were treated for diabetes and just over 640,000 were treated for ischemic heart disease.<sup>8</sup> These chronic disease conditions are closely linked with dental outcomes through the oral-systemic process. Lack of dental care exacerbates these conditions, worsening their progression and increasing medical costs as a result.<sup>9</sup>

Extending dental care coverage to veterans with heart disease and diabetes actually **saves money** in medical costs. If the VHA expanded access to dental care for current enrollees with heart disease and diabetes, and 50% of those veterans utilized periodontal care, **the VHA could save an estimated \$3.4 billion dollars in medical costs** — almost 1.5 times the annual VHA budget for dental care.<sup>10</sup>

| Health Condition | Number of Diagnosed VHA Enrollees | Number of Veterans Getting Dental Care at 50% Utilization | Annual Medical Savings per Veteran | Annual Cost Savings Estimate |
|------------------|-----------------------------------|---|------------------------------------|------------------------------|
| Heart Disease    | 641,654                           | 320,827   | \$2,101                            | \$674,057,527                |
| Diabetes         | 3,319,035                         | 1,659,518   | \$1,687                            | \$2,799,606,023              |
|                  |                                   |   |                                    | <b>\$3,473,663,550</b>       |



**If I pay for this, I’m positive I’d end up homeless. As it is, I barely can afford food. I never go anywhere except to VA appointments. It’s a 2 hour drive and gas isn’t cheap.”**

71-year-old retired Army Veteran, 71, from **Delaware** who has undergone chemo treatment and lost the majority of her teeth as a result.

8 Data obtained by request from the Department of Veterans Affairs.

9 “Improved Health and Lower Medical Costs,” Cigna, 2016, <https://www.cigna.com/assets/docs/business/large-employers/dental-white-paper.pdf>.

10 The 2023 VHA budget request for dental care was \$2.2 billion.



## The Bottom Line: Expanding VHA Dental Care Saves Money and Pain

In 2022, 93.0% of VHA-eligible veterans surveyed had seen a dentist in the past year, while only 62.1% of those who were ineligible had seen a dentist in the past year, highlighting the value of a VHA dental benefit. As the largest integrated health system in the United States, the VHA is best positioned to give veterans the comprehensive dental care they need while benefiting the most from medical savings associated with prevention.

For every \$1 spent on dental care, the VHA could save **\$1 in medical expenses**  for veterans with diabetes  and **\$2** for veterans with heart disease. 



**Dental care is vital for us veterans that have disability designations but not 100%. We should have access to dental care even if at a discounted rate. It is critical to our health and I know my mouth situation affects me greatly.”**

Working-age army veteran from  
Massachusetts



For more information on this report, contact [research@aidph.org](mailto:research@aidph.org) or [asanchez@carequest.org](mailto:asanchez@carequest.org)

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