

# Dental Coverage Options in Massachusetts



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Rates Effective 1/1/2026

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Updated 11/2025

## Medicare

**Original Medicare:** Medicare does not pay for routine dental care (ex. fillings/root canals). Medicare can help pay for services of a dentist only if the medical problem is more extensive than the teeth or the structures supporting them (ex. removal of foreign bodies such as soft tissue tumors, bone removal, surgery for the lip or tongue, fracture of the jaw).

For more information, call 1-800-MEDICARE.

**Medicare Advantage/Medigap Plans:** Plans may cover some limited dental services (e.g. preventive dental checkups) in addition to the basic benefits covered under original Medicare. Check with the individual plan to learn more about what they may cover.

## MassHealth

**MassHealth:** Limited dental services may be available to MassHealth members. For fillings or other restorative dental treatments, MassHealth members should contact a local Community Health Center dental program.

For information about what services are covered and a list of dentists in their area accepting MassHealth patients, members may contact MassHealth Dental Customer Service at 1-800-207-5019 or go online at <https://www.mass.gov/info-details/learn-about-masshealth-dental-benefits> to learn more

## Senior Care Options (SCOs)

**Senior Care Options (SCO):** These plans provide comprehensive dental coverage. To qualify for a SCO plan individuals must reside in the service area of the plan, be aged 65 and older, and qualify for MassHealth Standard. For more information, visit the [Senior Care Options page](#) on Mass.gov.

## Community Health Centers (CHCs)

**Massachusetts Community Health Centers:** Many CHC's provide a wide range of dental services for Massachusetts residents with and without insurance. CHC's accept most forms of insurance, including MassHealth, Health Safety Net, as well as private insurances. A sliding-fee schedule is also available for those residents who are low income. For Health Safety Net: Must fill out a MassHealth application and use a Community Health Center to be covered.

For more information and locations, visit the [Office of Oral Health page](#) on Mass.gov or contact the Mass League of CHC's at 617-426-2225.

## Massachusetts HealthConnector

**Individual (Non-Group) Dental Plans:** Dental insurance is available to Medicare beneficiaries through the Health Connector which is the Massachusetts health and dental insurance marketplace. Standardized dental plans are offered by Altus Dental and Delta Dental and include Basic, Enhanced and Plus coverage plans. The dental plans are not subsidized.

All Health Connector dental plans cover preventive services, such as regular cleanings, extractions, sealants, diagnostic services such as x-rays, and basic restorative services such as regular fillings. Enhanced coverage plans include all preventative and basic restorative coverage plus more comprehensive coverage such as crowns, bridges, and dentures. Every plan has an annual benefit maximum (which may vary) and no out-of-pocket maximum.

To learn more about the available plans, find a dentist covered by a plan or enroll in a plan, call the Massachusetts Health Connector at 1-877-623-6765 or go online at [mahealthconnector.org](http://mahealthconnector.org)

## VA Medical Centers

**VA Medical Centers:** The VA provides comprehensive dental care for eligible veterans. Eligibility will be determined by the medical eligibility personnel at each of the local VA Hospitals.

For more information, contact the [VA New England Health Care System 781-687-4821](tel:781-687-4821)

## University/College Dental Programs

**University/College Dental Programs:** Discounted services are provided by students supervised by faculty, typically at one-third to one-half of private practice costs. Some schools accept MassHealth insurance. Services provided may include general dentistry, dental hygiene, periodontics, dentures. Many community colleges offer discount services (cleanings and x-rays only) through their Dental Hygienist Program.

Boston University School of Dental Medicine	635 Albany St	Boston	617-358-8310 <a href="https://www.bu.edu/dental/patient-care/">https://www.bu.edu/dental/patient-care/</a>
Harvard School of Dental Medicine	188 Longwood Ave	Boston	617-432-1434 <a href="https://www.hsdm.harvard.edu/patients">https://www.hsdm.harvard.edu/patients</a>
Tufts University School of Dental Medicine	1 Kneeland St	Boston	617-636-6828 <a href="https://dental.tufts.edu/patient-care">https://dental.tufts.edu/patient-care</a>
Forsyth School for Dental Hygienists at MCPHS University	101 Palace Rd 10 Lincoln Square	Boston Worcester	617-278-2700 774-243-3410 <a href="https://www.mcphs.edu/patient-centers-and-clinics/forsyth-dental-hygiene-clinic">https://www.mcphs.edu/patient-centers-and-clinics/forsyth-dental-hygiene-clinic</a>
Cape Cod Community College Wilken Family Dental Hygiene Clinic	2240 Iyanough Rd	W.Barnstable	774-330-4371 <a href="https://www.capecod.edu/dental-clinic/">https://www.capecod.edu/dental-clinic/</a>
Regis College Dental Center	1432 Main St	Waltham	781-768-7250 <a href="https://www.regiscollege.edu/about-regis/regis-college-dental-center">https://www.regiscollege.edu/about-regis/regis-college-dental-center</a>
Middlesex Community College Dental Hygiene Clinic <b>(Sept- May only)</b>	44 Middle St	Lowell	978-656-3250 <a href="https://www.middlesex.edu/academics/health/healthprograms/dentalclinic.html">https://www.middlesex.edu/academics/health/healthprograms/dentalclinic.html</a>
Quinsigamond Comm College Dental Hygiene Clinic <b>(Most services free for 55+ and for veterans with Military ID)</b>	670 W. Boylston St.	Worcester	508-854-4306 <a href="https://www.qcc.edu/support/wellness-support/dental-hygiene-clinic">https://www.qcc.edu/support/wellness-support/dental-hygiene-clinic</a>
Mount Wachusett Community College Dental Hygiene Clinic	36 Nichols Rd 2 <sup>nd</sup> floor	Fitchburg	978-630-9413 <a href="https://mwcc.edu/academics/degree/dental-hygiene/become-a-patient/">https://mwcc.edu/academics/degree/dental-hygiene/become-a-patient/</a>
Bristol Community College Dental Hygiene Clinic	777 Elsbree St.	Fall River	774-357-2139 <a href="https://bristolcc.edu/learnatbristol/degreescertificatesandclasses/healthandwellness/dentalhygiene/dentalclinicservices/">https://bristolcc.edu/learnatbristol/degreescertificatesandclasses/healthandwellness/dentalhygiene/dentalclinicservices/</a>
Springfield Technical Community College Dental Hygiene Clinic	1 Armory Square	Springfield	413-755-4900 <a href="https://www.stcc.edu/about-stcc/community-engagement/dental-care/">https://www.stcc.edu/about-stcc/community-engagement/dental-care/</a>



# 2026 Dental Insurance Plans

## Available to Individuals 65+

Plans offered through the Mass Health Connector

(All plans are open to Medicare Beneficiaries)

ALL INFORMATION BASED ON INDIVIDUAL PLANS

In-Network (IN)/Out-of- Network (OON)

**Updated November 2025**

<b>ALTUS</b> <a href="https://MAhealthconnector.org">MAhealthconnector.org</a> Phone: 877-223-0588	Individual Monthly Premium	Preventive <i>Plan Covers:</i>	Minor Restoration <i>Plan Covers:</i>	Major Restoration <i>Plan Covers:</i>	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (waived for diagnostic and preventive services)
Altus Dental Low Plan	\$34.20	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
Altus Dental High Plan	\$52.72	IN: 100% OON: 80%	IN: 75% OON: 55%	IN-50% OON: 30% (After 6 mos)	\$1,250	\$50
Altus Dental High Plus Plan	\$55.03	IN: 100% OON: 80%	IN: 80% OON: 60%	IN-50% OON: 30% (After 6 mos)	\$1,750	\$50
<b>DELTA DENTAL</b> <a href="https://MAhealthconnector.org">MAhealthconnector.org</a> Phone: 800-872-0500	Individual Monthly Premium	Preventive <i>Plan Covers:</i>	Minor Restoration <i>Plan Covers:</i>	Major Restoration <i>Plan Covers:</i>	Max. Amt. Plan Pays For All Services Per Benefit Year	Yearly Deductible (waived for diagnostic and preventive services)
EPO Basic Exclusive Network Plan*	\$13.21	IN: 100% OON: 0%	IN: 30% OON: 0%	N/A	\$350	\$100
EPO ValuePlan*	\$21.85	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
EPO Enhanced Plan*	\$38.66	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6 mos)	\$1,250	\$50
Premier Value	\$36.10	IN: 100% OON: 80%	IN: 75% OON: 55%	N/A	\$750	\$50
EPO Plus Plan*	\$43.61	IN: 100% OON: 80%	IN: 80% OON: 60%	IN: 50% OON: 30% (After 6 mos)	\$1,750	\$50
Premier Enhanced	\$60.10	IN: 100% OON: 80%	IN: 75% OON: 55%	IN: 50% OON: 30% (After 6 mos)	\$1,250	\$50
Premier Plus	\$67.79	IN: 100% OON: 80%	IN: 80% OON: 60%	IN: 50% OON: 30% (After 6 mos)	\$1,750	\$50

\* Network Alert-These plans have a smaller provider network than some other plans offered by Delta Dental. Be sure to check that any dental providers you want to use are in the plan's network.

# Other Commercial Dental Plan Providers

Company Name	Phone Number	Website
AAA (plans offered through Altus Dental)	877-223-0577	<a href="http://www.Altusdental.com/AAA">www.Altusdental.com/AAA</a>
AARP (plans offered through Delta Dental)	866-654-5905	<a href="http://www.deltadentalins.com/shopping/aarp/get-a-quote?issuerCode=AARP">www.deltadentalins.com/shopping/aarp/get-a-quote?issuerCode=AARP</a>
Aetna	844-651-5876	<a href="http://www.aetnadentaloffers.com/plans/aetna-dental-direct-preferred-ppo">www.aetnadentaloffers.com/plans/aetna-dental-direct-preferred-ppo</a>
Altus	877-223-0577	<a href="http://www.altusdental.com/">www.altusdental.com/</a>
Blue Cross Blue Shield of MA	888-995-2583	<a href="http://medicare.bluecrossma.com/shop-plans/medicare-dental-plans?f%5B0%5D=plan_year%3A6">medicare.bluecrossma.com/shop-plans/medicare-dental-plans?f%5B0%5D=plan_year%3A6</a>
Cigna	855-226-0509	<a href="http://www.cigna.com/individuals-families/shop-plans/dental-insurance-plans/">www.cigna.com/individuals-families/shop-plans/dental-insurance-plans/</a>
Delta Dental	617-886-1234	<a href="http://deltadentalma.com/">deltadentalma.com/</a>
Denali	844-833-8440	<a href="http://denalidental.com/plans">denalidental.com/plans</a>
Denta Quest	888-278-7310	<a href="http://www.dentaquest.com/">www.dentaquest.com/</a>
Guardian Direct	888-482-7342	<a href="http://www.guardianlife.com/dental-insurance">www.guardianlife.com/dental-insurance</a>
Humana	877-877-1051	<a href="http://www.humana.com/dental-insurance">www.humana.com/dental-insurance</a>
Met Life	800-942-0854	<a href="https://www.metlife.com/support-and-manage/contact-us/contacts-for-individual/#dental">https://www.metlife.com/support-and-manage/contact-us/contacts-for-individual/#dental</a>
Spirit	844-833-8440	<a href="http://spiritdental.com/">spiritdental.com/</a>

## Dental Savings Plans

A Dental Savings Plan is not dental insurance. When joining a Dental Savings Plan, consumers will get reduced rates (usually between 10% and 60%) on many dental procedures from a network of participating dentists. The reduced rate is paid directly to the dentist at the time of service. Plan members pay an annual fee for access to these discounts. Some of these plans offer discounts on other types of benefits, including hearing and vision. Most plans have no waiting period for services and no coverage cap.

For current prices and information on which plans are offered in your area, you can access quotes at the website links below or call the plans directly.

Aetna Vital Savings	Tel: 877-698-4825 <a href="https://www.aetnavitalsavings.com/">https://www.aetnavitalsavings.com/</a>
Aon Dental Solutions	Tel: 888-544-8708 <a href="https://www.dentalsolutionsnetwork.com/">https://www.dentalsolutionsnetwork.com/</a>
Careington Dental Savings Plans	Tel: 800-400-8789 <a href="https://www.careingtondentalsavings.com/">https://www.careingtondentalsavings.com/</a>
Cigna	Tel: 800-240-2035 <a href="https://www.cignadentalsavings.com/">https://www.cignadentalsavings.com/</a>
Cigna Preferred Network Access	Tel: 844-651-6105 <a href="https://www.cignadentalplans.com/plans/preferred-network-access-by-cigna">https://www.cignadentalplans.com/plans/preferred-network-access-by-cigna</a>
Delta Dental Patient Direct	Tel: 844-260-6102 <a href="https://deltadentalma.com/dental-plans/individual-family-plans/delta-dental-patient-direct-discount-card">https://deltadentalma.com/dental-plans/individual-family-plans/delta-dental-patient-direct-discount-card</a>
Dentemax	Tel: 888-632-5353 <a href="https://www.dentalplans.com/dentalplans/dentemaxdiscountdent_alplan">https://www.dentalplans.com/dentalplans/dentemaxdiscountdent_alplan</a>
Humana Dental Savings Plus	Tel: 866-597-0895 <a href="https://www.humana.com/dental-insurance/dental-discount-plans">https://www.humana.com/dental-insurance/dental-discount-plans</a>
Uni-Care	Tel: 888-632-5353 <a href="https://www.dentalplans.com/dentalplans/unicare100discountdentalplan">https://www.dentalplans.com/dentalplans/unicare100discountdentalplan</a>
MetLife Discount Dental Program	Tel: 844-263-8336 <a href="https://www.metlifetakealongdental.com/DentalAccess">https://www.metlifetakealongdental.com/DentalAccess</a>
iDental	Tel: 844-210-2553 <a href="https://www.identalsavingsplan.com/">https://www.identalsavingsplan.com/</a>

## Dental Savings Apps

(Apps available in the Apple and Google Play stores)

Chewsi	Tel: 855-624-3974 <a href="http://www.ChewsiDental.com">www.ChewsiDental.com</a>
1Dental	Tel: 800-372-7615 <a href="https://www.1dental.com/">https://www.1dental.com/</a>

