

REAL DENTAL COSTS · DATA & RESEARCH TEAM

Iowa

Dental Costs & Access Fact Sheet 2026 — procedure prices, insurance gaps, Medicaid acceptance and dentist shortages.

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Data edition 2026.1 · HRSA snapshot 2026-07-30

Iowa at a glance

\$3,990

SINGLE IMPLANT, AVG.

6/51

RESTORATIVE COST RANK

75.7%

DENTISTS TAKING MEDICAID

0

DENTAL-DESERT COUNTIES

- A complete single dental implant averages **\$3,990** in Iowa, \$517 below the \$4,507 national mean of our 51 markets — ranking Iowa **6 of 51** on the restorative cost index (1 = least expensive).
- **75.7%** of Iowa dentists accept Medicaid patients (rank 2 of 51), and the state provides **extensive** adult dental coverage.
- **No Iowa county meets the dental-desert definition**, which requires above-median prices; Iowa sits below that line. Access pressure is nonetheless broad: **66 of Iowa's 99 counties** (67%) carry at least one active Dental HPSA designation.
- Nationally, 288 of 3,144 counties qualify as dental deserts, and 2,601 carry at least one active Dental HPSA designation.

Procedure prices: Iowa vs the national mean

Every row is labelled with its data basis. **OBSERVED** = measured per-state prices. **ESTIMATED** = no per-state source; the national figure scaled by the restorative cost index. **NATIONAL** = no per-state source at all, so no geographic variation is invented.

Procedure	Iowa range	Iowa avg.	U.S. mean (51 markets)	Basis
Exam, cleaning & X-rays	\$45–\$310	\$180	\$203	ESTIMATED
Composite filling (1 tooth)	\$80–\$400	\$200	\$226	ESTIMATED
Deep cleaning (SRP, per quadrant)	\$150–\$315	\$215	\$242	ESTIMATED
Tooth extraction	\$65–\$710	\$265	\$300	ESTIMATED
Root canal	\$445–\$1,335	\$980	\$1,100	ESTIMATED
All-on-4 (per arch)	\$10,360–\$24,475	\$13,505	\$15,179	ESTIMATED
Professional teeth whitening	\$300–\$1,000	\$650	\$650	NATIONAL
Dental crown	\$865–\$1,925	\$1,130	\$1,369	OBSERVED
Porcelain veneer (per tooth)	\$500–\$2,890	\$1,762	\$1,759	OBSERVED
Braces (traditional, full case)	\$2,415–\$9,665	\$6,129	\$6,352	OBSERVED
Single dental implant (complete)	\$3,330–\$5,075	\$3,990	\$4,507	OBSERVED
Full set of dentures (both arches)	\$1,350–\$3,235	\$1,746	\$1,953	OBSERVED

What insurance actually pays in Iowa

Applied to Iowa averages: a typical full coverage plan structure (preventive ~100%, basic ~80%, major ~50%) against a \$1,500 annual maximum. This is an illustration of a common plan design, not a quote, and it is the subtraction carrier pages do not publish.

Procedure	Iowa avg.	Tier	Plan pays	You still pay
Composite filling (1 tooth)	\$200	basic	\$160	\$40
Root canal	\$980	major	\$490	\$490
Dental crown	\$1,130	major	\$565	\$565
Full set of dentures (both arches)	\$1,746	major	\$873	\$873
Braces (traditional, full case)	\$6,129	ortho	\$1,500 (cap)	\$4,629
Single dental implant (complete)	\$3,990	excluded	nothing	\$3,990

The annual maximum is consumed by the whole plan year, not reset per procedure. Orthodontics and implants are the two lines where the gap is widest: the first exhausts the cap on its own, the second is usually excluded outright.

Methodology & sources

Single implant (complete) — our own observed 51-market series, DOI 10.5281/zenodo.20531728 (CC BY 4.0).

Crown, porcelain veneer, braces, dentures — Average Procedural Cost Study by ASQ360° Market Research for Synchrony's CareCredit. Cited wherever displayed, not redistributed in our open dataset.

All other procedures — national figures scaled by the restorative cost index, labelled *estimated*. Cosmetic rows carry no state variation.

Medicaid acceptance and adult benefit level — DOI 10.5281/zenodo.20666358.

Shortage and dental-desert counts — HRSA Dental HPSA snapshot 2026-07-30, crossed with county median income and state price level; DOI 10.5281/zenodo.21707529.

This is pricing and market research, **not medical advice** and not an insurance quote. Figures are market averages for budgeting and comparison — your quote depends on your case, provider and plan document.

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<https://realdentalcosts.com/en/full-coverage-dental-insurance/iowa/>

Machine-readable data: **<https://realdentalcosts.com/api/v1/state/ia.json>**

Web version: **<https://realdentalcosts.com/en/full-coverage-dental-insurance/iowa/>**

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