

REAL DENTAL COSTS · DATA & RESEARCH TEAM

# Kentucky

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

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# Kentucky at a glance

|                                        |                                      |                                          |                                    |
|----------------------------------------|--------------------------------------|------------------------------------------|------------------------------------|
| <b>\$3,948</b><br>SINGLE IMPLANT, AVG. | <b>4/51</b><br>RESTORATIVE COST RANK | <b>45.7%</b><br>DENTISTS TAKING MEDICAID | <b>0</b><br>DENTAL-DESERT COUNTIES |
|----------------------------------------|--------------------------------------|------------------------------------------|------------------------------------|

- A complete single dental implant averages **\$3,948** in Kentucky, \$559 below the \$4,507 national mean of our 51 markets — ranking Kentucky **4 of 51** on the restorative cost index (1 = least expensive).
- **45.7%** of Kentucky dentists accept Medicaid patients (rank 21 of 51), and the state provides **extensive** adult dental coverage.
- **No Kentucky county meets the dental-desert definition**, which requires above-median prices; Kentucky sits below that line. Access pressure is nonetheless broad: **117 of Kentucky's 120 counties** (98%) 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: Kentucky 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                          | Kentucky range    | Kentucky avg.   | U.S. mean (51 markets) | Basis     |
|------------------------------------|-------------------|-----------------|------------------------|-----------|
| Exam, cleaning & X-rays            | \$45–\$310        | <b>\$180</b>    | \$203                  | ESTIMATED |
| Composite filling (1 tooth)        | \$80–\$395        | <b>\$200</b>    | \$226                  | ESTIMATED |
| Deep cleaning (SRP, per quadrant)  | \$150–\$310       | <b>\$215</b>    | \$242                  | ESTIMATED |
| Tooth extraction                   | \$65–\$705        | <b>\$265</b>    | \$300                  | ESTIMATED |
| Root canal                         | \$440–\$1,320     | <b>\$970</b>    | \$1,100                | ESTIMATED |
| All-on-4 (per arch)                | \$10,245–\$24,200 | <b>\$13,355</b> | \$15,179               | ESTIMATED |
| Professional teeth whitening       | \$300–\$1,000     | <b>\$650</b>    | \$650                  | NATIONAL  |
| Dental crown                       | \$905–\$2,020     | <b>\$1,186</b>  | \$1,369                | OBSERVED  |
| Porcelain veneer (per tooth)       | \$565–\$3,265     | <b>\$1,990</b>  | \$1,759                | OBSERVED  |
| Braces (traditional, full case)    | \$2,240–\$8,960   | <b>\$5,683</b>  | \$6,352                | OBSERVED  |
| Single dental implant (complete)   | \$3,295–\$5,020   | <b>\$3,948</b>  | \$4,507                | OBSERVED  |
| Full set of dentures (both arches) | \$1,435–\$3,440   | <b>\$1,856</b>  | \$1,953                | OBSERVED  |

# What insurance actually pays in Kentucky

Applied to Kentucky 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                          | Kentucky avg. | Tier     | Plan pays     | You still pay  |
|------------------------------------|---------------|----------|---------------|----------------|
| Composite filling (1 tooth)        | \$200         | basic    | \$160         | <b>\$40</b>    |
| Root canal                         | \$970         | major    | \$485         | <b>\$485</b>   |
| Dental crown                       | \$1,186       | major    | \$593         | <b>\$593</b>   |
| Full set of dentures (both arches) | \$1,856       | major    | \$928         | <b>\$928</b>   |
| Braces (traditional, full case)    | \$5,683       | ortho    | \$1,500 (cap) | <b>\$4,183</b> |
| Single dental implant (complete)   | \$3,948       | excluded | nothing       | <b>\$3,948</b> |

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.

## Cite this fact sheet

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