

REAL DENTAL COSTS · DATA & RESEARCH TEAM

New Jersey

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

New Jersey at a glance

\$5,040

SINGLE IMPLANT, AVG.

45/51

RESTORATIVE COST RANK

35.8%

DENTISTS TAKING MEDICAID

0

DENTAL-DESERT COUNTIES

- A complete single dental implant averages **\$5,040** in New Jersey, \$533 above the \$4,507 national mean of our 51 markets — ranking New Jersey **45 of 51** on the restorative cost index (1 = least expensive).
- **35.8%** of New Jersey dentists accept Medicaid patients (rank 30 of 51), and the state provides **extensive** adult dental coverage.
- **No New Jersey county meets the dental-desert definition**, which requires above-median prices; New Jersey sits below that line. Access pressure is nonetheless broad: **16 of New Jersey's 21 counties** (76%) 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: New Jersey 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	New Jersey range	New Jersey avg.	U.S. mean (51 markets)	Basis
Exam, cleaning & X-rays	\$55–\$390	\$225	\$203	ESTIMATED
Composite filling (1 tooth)	\$100–\$505	\$255	\$226	ESTIMATED
Deep cleaning (SRP, per quadrant)	\$190–\$395	\$270	\$242	ESTIMATED
Tooth extraction	\$85–\$895	\$335	\$300	ESTIMATED
Root canal	\$560–\$1,680	\$1,230	\$1,100	ESTIMATED
All-on-4 (per arch)	\$13,035–\$30,800	\$16,995	\$15,179	ESTIMATED
Professional teeth whitening	\$300–\$1,000	\$650	\$650	NATIONAL
Dental crown	\$1,225–\$2,730	\$1,605	\$1,369	OBSERVED
Porcelain veneer (per tooth)	\$500–\$2,905	\$1,770	\$1,759	OBSERVED
Braces (traditional, full case)	\$2,870–\$11,480	\$7,283	\$6,352	OBSERVED
Single dental implant (complete)	\$4,205–\$6,410	\$5,040	\$4,507	OBSERVED
Full set of dentures (both arches)	\$1,715–\$4,120	\$2,223	\$1,953	OBSERVED

What insurance actually pays in New Jersey

Applied to New Jersey 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	New Jersey avg.	Tier	Plan pays	You still pay
Composite filling (1 tooth)	\$255	basic	\$204	\$51
Root canal	\$1,230	major	\$615	\$615
Dental crown	\$1,605	major	\$803	\$802
Full set of dentures (both arches)	\$2,223	major	\$1,112	\$1,111
Braces (traditional, full case)	\$7,283	ortho	\$1,500 (cap)	\$5,783
Single dental implant (complete)	\$5,040	excluded	nothing	\$5,040

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

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