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An original paper

Title

Trends in insurance claims for dental gold-silver-palladium alloy in private dental clinics from 2006 to 2020 in Japan

Running title

Trends in insurance claims for dental alloy

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1 **Abstract (148/150)**

2 This study aimed to describe the trend in insurance claims for dental gold-silver-palladium
3 alloy in private dental clinics from 2006 to 2020 and examine the association between the
4 trend and the increasing price. We calculated the proportions of dental gold-silver-palladium
5 alloy in inlays and crowns and performed a segmented regression analysis for the annual trend
6 changes in the proportions. In inlays and fillings, the proportion of dental gold-silver-
7 palladium alloy decreased from 13.2% in 2006 to 7.0% in 2020. However, there was no
8 significant downwards trend during the periods with the increasing price. In crowns, the
9 proportion of dental gold-silver-palladium alloy decreased from 93.9% in 2006 to 75.8% in
10 2020, and a significant trend change occurred during the periods with the increasing price.
11 Since 2006, the proportions of the insurance claims for dental gold-silver-palladium alloy
12 have trended downwards. The increased price might have partially contributed to the
13 downwards trend.

14 INTRODUCTION

15 Changes in treatment patterns and detection of associated factors can facilitate planning future
16 needs for treatment in healthcare services¹⁾. In dentistry, previous studies reported that
17 treatment trends could be affected by the distribution of dental diseases, other health
18 conditions, the age structure of populations, the age of dentists, and the evolution of dental
19 materials²⁻⁵⁾. In Japan, however, health services research on the trend change in the pattern of
20 dental services is scarce.

21 Japan's universal health insurance system provides comprehensive dental coverage to
22 every resident⁶⁻⁸⁾. The insurance benefits cover general restorative and surgical treatments,
23 and partially include orthodontic and implant treatments with conditions. The fees for dental
24 procedures are standardised nationwide, most of which are lower than the prices in other
25 countries⁷⁾.

26 Japan's health insurance system covers the costs of dental materials. In Japan, gold-
27 silver-palladium alloy is one of the most commonly used dental materials⁹⁾. However, the
28 prices of gold and palladium have been increasing¹⁰⁾. The increasing price of dental gold-
29 silver-palladium alloy potentially might cause two problems. First, the rising expenses of the
30 insurance fees for dental gold-silver-palladium alloy might become a barrier to patients¹¹⁾.
31 Therefore, patients may not receive adequate restorative treatment. The second is an
32 imbalance between the insurance fee and the market price for dental gold-silver-palladium
33 alloy. In Japan, dentists in private clinics predominantly provide general dental care. In 2018,
34 among a total of 104,908 dentists, 85.9% worked in private dental clinics¹²⁾. Private dental
35 clinics operate primarily on fees derived from insurance services, accounting for 76.3% of the
36 annual revenue in 2021¹³⁾. The Ministry of Health, Labour and Welfare reviews the insurance
37 fee for dental metal materials two to four times per year. However, using dental metal
38 materials might cause deficits due to the imbalance between the insurance fee and market

39 price. Owing to the above reasons, the increasing price of dental gold-silver-palladium alloy
40 might affect the number of insurance claims for dental materials.

41 Generally, clinical decision-making is determined based on doctor-patient
42 partnerships, considering patients' experiences, perceptions, and expectations¹⁴). For patients,
43 esthetics are essential for satisfaction with dental appearance¹⁵). Because patients prefer
44 natural tooth colour, insurance claims for dental metal materials might have been decreasing.
45 For dentists, the composite resin is one of the primary options for dental caries treatment
46 because the material can be easily manipulated²). However, trend changes in dental metal
47 materials are rarely reported in Japan. It is crucial to describe whether inlays using metal
48 materials were sufficiently replaced with fillings using non-metal materials. Thus, the first
49 aim of this study was to describe the trend in the insurance claims for dental gold-silver-
50 palladium alloys for inlays and crowns used in private dental clinics from 2006 to 2020 in
51 Japan. Next, the increasing price of dental gold-silver-palladium alloys might decrease the
52 insurance claims due to the two possible factors we mentioned above. Therefore, the second
53 aim was to examine the association of the price and the trend in the insurance claims for
54 dental gold-silver-palladium alloys.

55

56 **METHODS**

57 **Study design**

58 This was a before-and-after observational study using nationwide, annually, and cross-
59 sectional insurance claims data. This study used publicly published datasets that did not
60 contain any personal information; therefore, ethical approval was not required.

61 **Information on the insurance claims for dental materials**

62 We obtained national health insurance claims data in June each year from the Survey on
63 Economic Conditions in Health Care¹⁶). The codes and definitions of the insurance services

64 used in this study follow the definitions by the Ministry of Health, Labour and Welfare
65 (MHLW). We used the datasets obtained from private dental clinics from 2006 to 2020
66 because the age-stratified datasets are available from 2005, and the insurance system was
67 reviewed in 2006. Until 2014, the number of dental insurance claims was estimated using
68 stratified two-stage random sampling. After 2015, the results include the actual number of
69 insurance claims obtained from the national database of health insurance claims. After 2015,
70 the data covered more than 95% of insurance fee receipts in dentistry.

71 We summarised the codes of the insurance services in **Supplemental Table 1**. We
72 extracted the number of insurance claims for dental gold-silver-palladium alloys for inlays
73 and crowns, respectively. The crown category included complete and resin-veneered crowns.
74 Other insurance claims, such as one for partial-coverage crowns, were excluded in this study
75 because they were infrequently selected by dentists and were unstable due to a small number
76 of the insurance claims. We also excluded the insurance claims for materials for pontics
77 because there was no non-metal material for dental bridges before 2017. In addition, the
78 insurance claims for cast clasps using dental gold-silver-palladium alloy were also excluded
79 because they were strongly affected by the number of insurance claims for removable partial
80 dentures.

81 As a comparison group to the alloy for inlays, we extracted the number of insurance
82 claims for filling materials defined as including composite resin, resin-modified glass ionomer
83 cement, glass ionomer cement, and so on (**Supplemental Table 1**). This category also
84 included insurance claims for the materials of composite resin and resin-modified glass
85 ionomer cement inlays because, until 2017, these inlay materials were categorised as filling
86 materials. As a comparison group to the alloy for crowns, we also extracted insurance claims
87 for non-metal dental crown materials, defined as including insurance claims for material costs
88 of resin jacket crowns, hard resin jacket crowns, and computer-aided design/computer-aided

89 manufacturing (CAD/CAM) crowns. In July 2016, resin jacket crowns were excluded from
90 insurance. Since April 2014, CAD/CAM crowns have been covered by insurance. Insurance
91 claims for dental silver alloy and nickel-chromium alloy for inlay and crown were also
92 included as a comparison group.

93 To cancel out the reduction in the insurance claims related to the decreasing dental
94 caries levels, we calculated the proportions of each dental material in the inlay and filling
95 category and the crown category. At first, the age-standardised number of the insurance
96 claims was calculated. The Japanese population in June 2020 was used as the standard
97 population, which was obtained from the Statistics Bureau of Japan¹⁷⁾. Then, we defined two
98 categories: materials for inlays and fillings, and materials for crowns. The inlay and filling
99 category consisted of the insurance claims for dental gold-silver-palladium alloy for inlays,
100 dental silver alloy and nickel-chromium alloy for inlays, and filling materials. The crown
101 category consisted of the insurance claims for dental gold-silver-palladium alloy for crowns,
102 dental silver alloy and nickel-chromium alloy for crowns, and non-metal dental crown
103 materials. In each group, the proportions of each material were calculated.

104 **The price of dental gold-silver-palladium alloy**

105 The price of dental gold-silver-palladium alloy posted by the MHLW was included in this
106 study. The purchase price of a private company was also included as a proxy of the market
107 selling price. Information on the mean purchase prices of GC CASTWELL M.C. 12%GOLD
108 in each month from 2005 to 2021 was collected from the website of FUJIDENTAL¹⁸⁾. The
109 prices were inflation-adjusted using the consumer price index (CPI) in Japan in 2020¹⁹⁾. In
110 addition, to assess the imbalance price between the insurance fee and market selling price, we
111 calculated the difference in inflation-adjusted Japanese yen per 1 g in each month by the
112 posted price minus the purchase price. Therefore, a minus value means a deficit, and a plus
113 value means a profit.

114 **Statistical analyses**

115 First, the correlations between the price of dental gold-silver-palladium alloy and the
116 proportions of the age-standardised number of the insurance claims for dental gold-silver-
117 palladium alloy were assessed using Pearson's correlation test. For Pearson's correlation test,
118 we used the mean price and mean imbalance price for the 12 months before the relevant
119 month (June each year). The imbalance price between the insurance fee and the market selling
120 price was calculated by the posted price minus the market selling price. Therefore, a minus
121 value means a deficit, and a plus value means a profit.

122 Second, we detected a multiple change point of the imbalance between the posted
123 and purchase prices, and the purchase price of dental gold-silver-palladium alloy using the
124 segment neighbourhood method, the R package "changept"²⁰⁾, for the change in mean.
125 Then, we defined periods based on the trend changes in the prices. Using the periods detected
126 by the change point analyses, we performed a segmented regression analysis to estimate
127 coefficients with 95% confidence intervals (CIs) for the trend changes in the proportions of
128 the age-standardised number of the insurance claims for inlay and crown²¹⁾.

129 Two-tailed P values of $<.05$ were considered statistically significant. All analyses
130 were performed using R software (version 4.1.2; R Foundation for Statistical Computing,
131 Vienna, Austria) on macOS.

132

133 **RESULTS**

134 **Table 1** and **Fig. 1** show the proportions of the age-standardised number of insurance claims
135 for each material. In the inlay and filling category, the proportion of dental gold-silver-
136 palladium alloy was 13.2% in 2006 and decreased to 7.0% in 2020. The proportion of filling
137 materials was 85.6% in 2006 and increased to 92.3%. The proportion of dental silver alloy
138 and nickel-chromium alloy was stable at less than 2%. In the crown category, dental gold-

139 silver-palladium alloy occupied 93.9% in 2006, but the proportion decreased to 75.8% in
140 2020. The proportion of non-metal dental crown materials increased to 19.3% in 2020 from
141 5.1% in 2006. Dental silver alloy and nickel-chromium alloy for crowns mostly occupied less
142 than 5%.

143 **Fig. 2A** shows the trends in the posted and purchase prices. In the purchase price of
144 dental gold-silver-palladium alloy, four change points were detected: October 2010,
145 December 2016, January 2019, and December 2019. **Fig. 2B** shows the trend in the imbalance
146 between the posted and purchase prices, and four change points were detected: June 2015,
147 September 2016, January 2019, and September 2021. A growing deficit was observed during
148 the period from January 2019 to September 2021, and we defined this period as an imbalance
149 price period. For convenience, we defined four periods: the first period (January 2005 to
150 October 2010), the second period (November 2010 to December 2016), the third period
151 (January 2017 to December 2018), and the fourth period (January 2019 to September 2021).

152 **Fig. 3** shows the results from Pearson's correlation test to assess the correlations
153 between the price and the insurance claims for dental gold-silver-palladium alloy. Although
154 the price of dental gold-silver-palladium alloy was strongly correlated with the proportions of
155 dental gold-silver-palladium alloy for inlays (Pearson correlation coefficient: -0.8577) and
156 crowns (-0.9599), the imbalance price was weakly or moderately correlated (0.3743 and
157 0.5683).

158 **Table 2** shows the trend changes in the proportions of each material from a
159 segmented regression analysis. There was no significant trend change in dental gold-silver-
160 palladium alloy for inlays in each period (first period: unstandardised coefficient = -0.793,
161 95% CI = -1.928, 0.343; second period: -0.377, 95% CI = -1.321, 0.568; third period: -0.191,
162 95% CI = -0.474, 0.092; fourth period: -0.348, 95% CI = -0.801, 0.106). In the crown
163 category, the proportion of dental gold-silver-palladium alloy significantly decreased since

164 the second period (first period: unstandardised coefficient = 0.126, 95% CI = -0.455, 0.707;
165 second period: -0.929, 95% CI = -1.291, -0.568; third period: -1.269, 95% CI = -2.478, -
166 0.060; fourth period: -4.410, 95% CI = -5.863, -2.958).

167

168 **DISCUSSION**

169 In inlays and fillings, the proportion of the insurance claims for dental gold-silver-palladium
170 alloy for inlays was 13.2% in 2006 and decreased to 7.0% in 2020. There was no significant
171 downwards trend during the periods with the rising price. In inlays and fillings, the filling
172 materials occupied 85.6% to 92.3%. In crowns, the proportion of the insurance claims for
173 dental gold-silver-palladium alloy was higher than 90% in 2006, but in 2020, the proportion
174 decreased to 75.8%. The significant trend change occurred during the periods with the
175 increasing price. In crowns, the proportion of the insurance claims for non-metal dental crown
176 materials increased from 5.1% in 2006 to 19.3% in 2020. Since 2006, the proportions of the
177 insurance claims for dental gold-silver-palladium alloy trended downwards. The increased
178 price might have partially contributed to the downwards trend.

179 Dental gold-silver-palladium alloy for inlays decreased but was not significant during
180 the periods with the increasing price. This might be because the filling materials already
181 occupied more than 80% in 2006. However, the metal materials for inlays have been still
182 gradually replaced with filling materials. Dental gold-silver-palladium alloy for crowns
183 significantly decreased after the second period. Because treatments using non-metallic dental
184 materials, such as CAD/CAM crowns, were applied to insurance services during the study
185 period in response to the increasing price of dental gold-silver-palladium alloy, this
186 introduction may have led dentists to select non-metallic dental materials for insurance
187 treatment. In the future, non-metal dental materials can become more common in insured
188 dental care in Japan.

189 The price of dental gold-silver-palladium alloy was strongly correlated with the
190 proportions of dental gold-silver-palladium alloy for inlay and crown, whereas the imbalance
191 price was weakly correlated. The deficit is irrelevant to patients and might have less impact
192 on dentists' treatment selection in private clinics; therefore, the impact of the imbalance price
193 might have been relatively small. However, the increasing price might have facilitated
194 substituting metal dental materials with non-metal materials.

195 This study had major limitations. First, the trends in dental treatments and materials
196 can change through other factors, such as patterns of dental diseases and the age structure of
197 the population²⁻⁵). In this study, although we used the age-standardised proportions, these
198 factors could not be fully adjusted. Second, it was difficult to determine when a clear deficit
199 began because the price of dental gold-silver-palladium alloy has been gradually increasing.
200 In addition, we used purchase price as a proxy for the market selling price; therefore, we
201 could not obtain the actual deficit in dental clinics. Probably because the market selling price
202 is expected to be higher than the purchase price, the deficit might be larger than that shown in
203 **Fig. 2B**. Third, the dataset used in this study was limited to data from June and not annual
204 data. This limitation can lead to random errors in the number of insurance claims.
205 Furthermore, as the sampling method has changed since 2015, the earlier data may also have
206 increased random errors.

207 **CONCLUSION**

208 Since 2006, the proportion of insurance claims for dental gold-silver-palladium alloy trended
209 downwards. The increased price might have partially contributed to the downwards trend. The
210 increase in the price of dental alloys can be a source of healthcare costs. Moreover, recent
211 modifications of Japan's health insurance system expanded the applications of non-metal
212 dental materials in response to the increasing price of precious metals. Describing the trend in
213 substituting metal dental materials with non-metal materials can assess the success of the

- 214 application enlargement of materials. Further studies should monitor the trends in insurance
- 215 claims for dental materials.

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Data Availability

The insurance claims data in this study are available in e-Stat at <https://www.e-stat.go.jp/stat-search/files?page=1&toukei=00450048&tstat=000001029602>.

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The authors received no financial support.

Conflict of Interest

The authors declared no conflicts of interest.

Authors' contributions

YuS was a major contributor in the conception of the study, analysing the data, the interpretation of the results, and writing the manuscript. All the other authors made substantive contributions to the interpretation of the results, and critically reviewed the draft.

All authors read and approved the final draft of the manuscript.

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Fig. 1. Proportions of the age-standardised number of the insurance claims for dental gold-silver-palladium alloy from 2006 to2020. **A:** Proportions of each material for inlay and filling. **B:** Proportions of each material for crown.

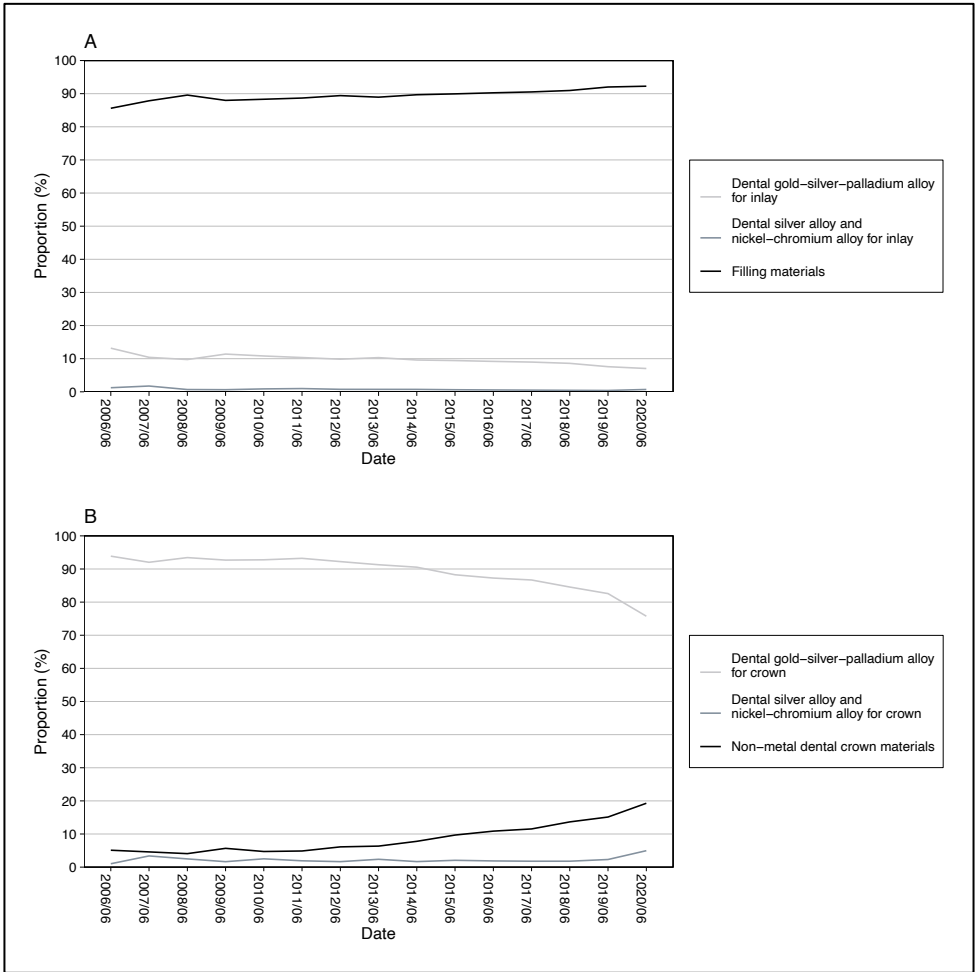


Fig. 2. Trend in the price of dental gold-silver-palladium alloy from 2006 to 2020. **A:** The trend in the posted price and the purchase prices of dental gold-silver-palladium alloy. **B:** The trend in the posted price minus the purchase price of dental gold-silver-palladium alloy in each month.

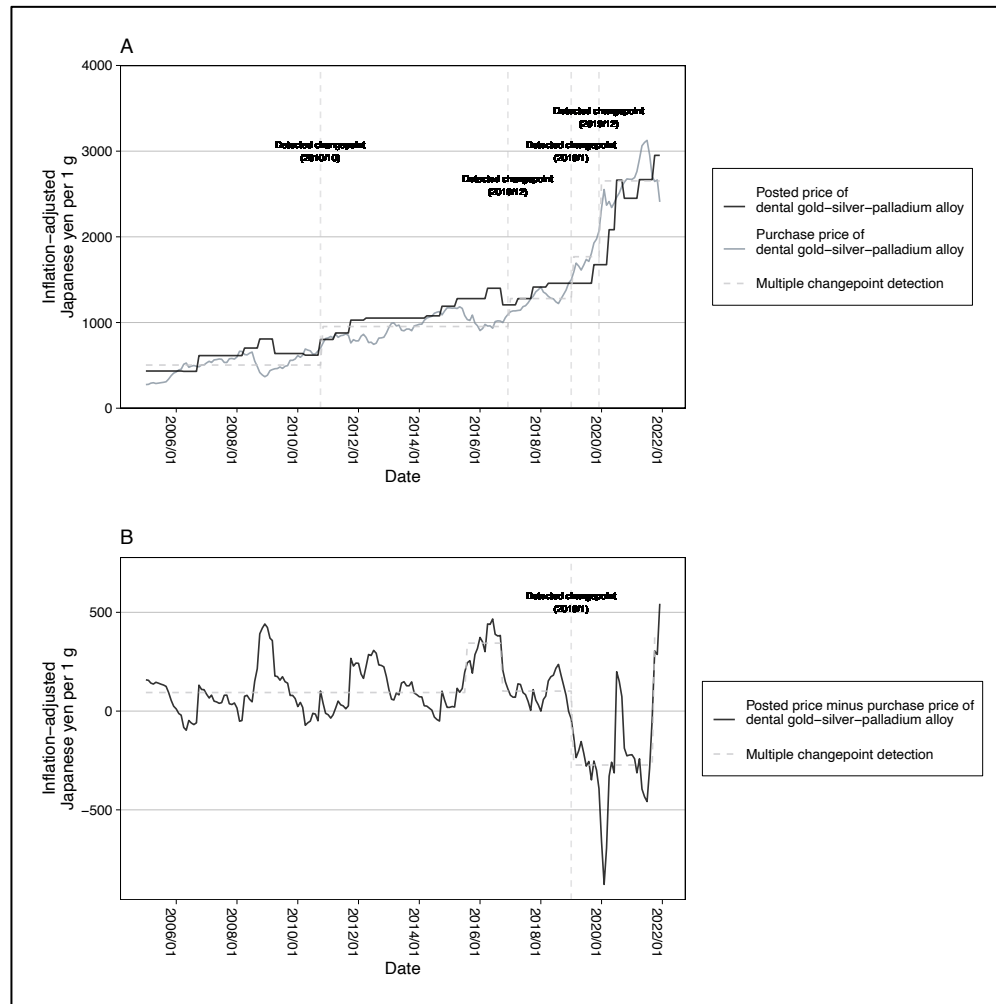


Fig. 3. Correlations between the price of dental gold-silver-palladium alloy and the proportions of the age-standardised number of the insurance claims for dental gold-silver-palladium alloy for inlay and crown. **A:** Correlations between the mean price and the proportions of dental gold-silver-palladium alloy for inlay. **B:** Correlations between the imbalance price and the proportions of dental gold-silver-palladium alloy for inlay. **C:** Correlations between the mean price and the proportions of dental gold-silver-palladium alloy for crown. **D:** Correlations between the imbalance price and the proportions of dental gold-silver-palladium alloy for crown.

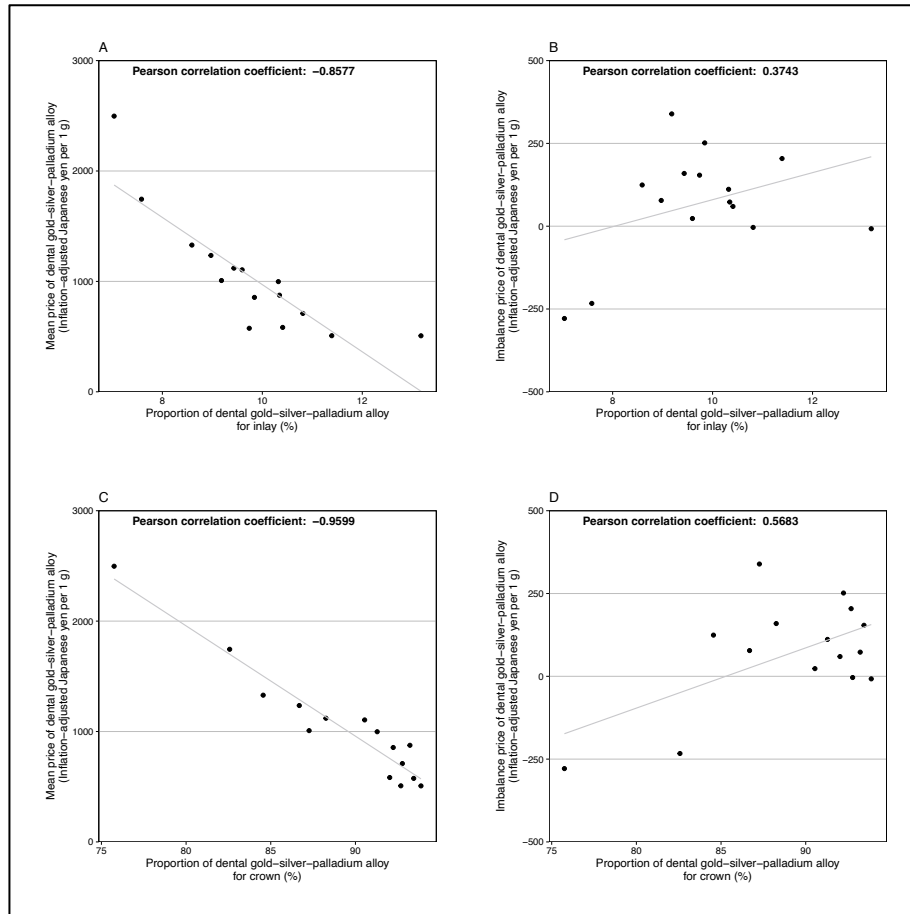


Table 1. Proportions of the age-standardised number of the insurance claims for dental gold-silver-palladium alloy from 2006 to 2020.

Category	Material		June 2006	June 2007	June 2008	June 2009	June 2010	June 2011	June 2012	June 2013	June 2014	June 2015	June 2016	June 2017	June 2018	June 2019	June 2020	
Materials for inlay and filling	Dental gold-silver-palladium alloy	Number of claims	967,711	865,094	765,204	744,158	682,080	706,860	796,943	779,988	758,032	774,207	756,905	771,074	718,940	604,394	467,768	
		Age-standardised number of claims Proportion	891,252 13.2	786,322 10.4	716,965 9.7	718,838 11.4	660,231 10.8	662,683 10.3	765,313 9.8	753,327 10.3	737,165 9.6	755,348 9.4	740,162 9.2	758,246 9.0	711,282 8.6	601,031 7.6	467,768 7.0	
	Dental silver alloy and nickel-chromium alloy	Number of claims	95,794	150,254	56,265	44,792	57,855	67,932	61,642	57,228	58,546	52,447	46,790	43,951	38,059	32,649	47,215	
		Age-standardised number of claims Proportion	83,326 1.2	131,741 1.7	50,467 0.7	40,484 0.6	53,420 0.9	62,569 1.0	58,089 0.7	53,869 0.7	55,977 0.7	50,306 0.6	44,925 0.6	42,552 0.5	37,249 0.4	32,326 0.4	47,215 0.7	
	Filling materials	Number of claims	6,066,771	6,938,971	6,799,881	5,667,206	5,538,855	5,866,479	7,095,564	6,620,436	6,977,340	7,312,401	7,371,967	7,729,536	7,580,646	7,321,005	6,134,383	
		Age-standardised number of claims Proportion	5,790,257 85.6	6,637,428 87.8	6,594,407 89.6	5,552,020 88.0	5,393,143 88.3	5,681,395 88.7	6,952,441 89.4	6,492,173 88.9	6,888,444 89.7	7,203,050 89.9	7,275,427 90.3	7,650,304 90.5	7,530,732 91.0	7,292,776 92.0	6,134,383 92.3	
	Materials for crown	Dental gold-silver-palladium alloy	Number of claims	1,650,993	1,632,375	1,382,073	1,299,986	1,337,770	1,223,235	1,433,047	1,331,292	1,371,670	1,359,806	1,338,303	1,364,814	1,293,029	1,113,712	933,477
			Age-standardised number of claims Proportion	1,683,382 93.9	1,684,928 92.0	1,392,645 93.4	1,332,961 92.7	1,374,174 92.8	1,229,280 93.2	1,460,624 92.2	1,350,502 91.3	1,391,136 90.5	1,370,927 88.3	1,345,009 87.3	1,370,459 86.7	1,296,965 84.6	1,114,779 82.6	933,477 75.8
Dental silver alloy and nickel-chromium alloy		Number of claims	19,953	56,303	35,805	22,396	36,540	24,786	26,159	33,288	25,258	31,879	28,858	28,206	27,420	31,067	61,197	
		Age-standardised number of claims Proportion	18,371 1.0	61,865 3.4	37,029 2.5	23,666 1.6	37,172 2.5	25,194 1.9	26,222 1.7	35,007 2.4	25,609 1.7	31,980 2.1	28,817 1.9	28,233 1.8	27,465 1.8	31,090 2.3	61,197 5.0	
Non-metal dental crown materials		Number of claims	92,638	82,579	64,449	82,458	70,035	67,473	97,384	93,936	119,282	151,009	168,550	183,183	210,270	204,606	237,621	
		Age-standardised number of claims Proportion	91,548 5.1	84,153 4.6	60,716 4.1	81,579 5.7	69,907 4.7	64,239 4.9	96,814 6.1	93,920 6.3	119,666 7.8	150,403 9.7	167,463 10.9	182,293 11.5	209,491 13.7	204,163 15.1	237,621 19.3	

Filling materials mainly included the claims for composite resin, resin-modified glass ionomer cement, glass ionomer cement, and composite resin and resin-modified glass ionomer cement inlay.

The crown category included complete crown and resin-veneered crown.

Non-metal dental crown materials included the claims for materials of resin jacket crown, hard resin jacket crown, and CAD/CAM crown.

Table 2. Trend changes from 2006 to 2020 in the proportions of the age-standardised number of insurance claims for each dental material from a segmented regression analysis.

Category	Material		Trends in each period	
			Unstandardised coefficient	95% confidence interval
Materials for inlay and filling	Dental gold-silver-palladium alloy	First period (2006 to 2010)	-0.793	-1.928, 0.343
		Second period (2010 to 2016)	-0.377	-1.321, 0.568
		Third period (2017 to 2018)	-0.191	-0.474, 0.092
		Fourth period (2019 to 2020)	-0.348	-0.801, 0.106
	Dental silver alloy and nickel-chromium alloy	First period (2006 to 2010)	-0.140	-0.288, 0.008
		Second period (2010 to 2016)	-0.029	-0.121, 0.063
		Third period (2017 to 2018)	-0.115	-0.424, 0.193
		Fourth period (2019 to 2020)	0.131	-0.240, 0.501
	Filling materials	First period (2006 to 2010)	0.488	0.032, 0.944
		Second period (2010 to 2016)	0.220	-0.064, 0.504
		Third period (2017 to 2018)	0.492	-0.458, 1.441
		Fourth period (2019 to 2020)	0.662	-0.480, 1.803
Materials for crown	Dental gold-silver-palladium alloy	First period (2006 to 2010)	0.126	-0.455, 0.707

	Second period (2010 to 2016)	-0.929	-1.291, -0.568
	Third period (2017 to 2018)	-1.269	-2.478, -0.060
	Fourth period (2019 to 2020)	-4.410	-5.863, -2.958
Dental silver alloy and nickel-chromium alloy	First period (2006 to 2010)	0.044	-0.357, 0.444
	Second period (2010 to 2016)	-0.062	-0.312, 0.187
	Third period (2017 to 2018)	-0.180	-1.013, 0.654
	Fourth period (2019 to 2020)	1.557	0.555, 2.559
Non-metal dental crown materials	First period (2006 to 2010)	-0.170	-0.597, 0.258
	Second period (2010 to 2016)	0.992	0.725, 1.258
	Third period (2017 to 2018)	1.448	0.558, 2.339
	Fourth period (2019 to 2020)	2.853	1.783, 3.924

Filling materials mainly included the claims for composite resin, resin-modified glass ionomer cement, glass ionomer cement, and composite resin and resin-modified glass ionomer cement inlay.

The crown category included complete crown and resin-veneered crown.

Non-metal dental crown materials included the claims for materials of resin jacket crown, hard resin jacket crown, and CAD/CAM crown.

Supplemental Table 1. Summary of the definitions of insurance services with codes.

Category	Code
Dental gold-silver-palladium alloy for inlay	DM021, DM022, DM025, and DM026
Dental silver alloy and nickel-chromium alloy for inlay	DM030, DM031, DM034, DM035, DM039, DM040, DM043, and DM044
Filling materials	DM014, DM015, DM016, DM017, DM018, DM093, DM094, DM095, DM096, DM19, DM120, DM121, DM122, DM123, and DM124
Dental gold-silver-palladium alloy for crown	DM024, DM029, and DM048
Dental silver alloy and nickel-chromium alloy for crown	DM033, DM038, DM042, DM047, DM049, and DM050
Non-metal dental crown materials	DM051, DM052, DM053, DM097, and DM114