

Pediatric Dental Essential Health Benefit: RI's Choices Under the ACA

- Pediatric dental is one of the 10 mandated Essential Health Benefits (EHB) under the ACA
- In RI, the pediatric dental EHB applies to children under age 19
- RI chose the federal employee MetLife FEDVIP plan as its pediatric dental EHB benchmark plan
- The ADA recently projected that an additional 18,800 RI children would gain commercial pediatric dental benefits by 2018 as a result of the ACA, an increase of 19% relative to 2010 coverage levels (99,000 children with commercial dental benefits)



Pediatric Dental EHB in 2014





RHODE ISLAND
HEALTH COVERAGE PROJECT

2014 Rhode Island Commercial Pediatric Dental Coverage Summary Chart

	HealthSource RI Plans		Not Sold On HealthSource RI	
	Individual Market	Small Employer Market	Individual Market	Small Employer Market
Plan Benefits				
Market Requirement to Offer Pediatric Dental EHB	Yes		Yes	
Plan Design				
Types of Dental Plans Allowed	Stand-Alone & Embedded Medical	Stand-Alone Only	Stand-Alone & Embedded Medical	
Plan Selection				
Financial Support for Pediatric Dental Coverage	Tax Credits; Cost-Sharing Reductions	None; Optional Employer Contribution	None	None; Optional Employer Contribution
Requirement to Purchase Pediatric Dental Coverage	No; In Individual Market All Children Will Get Dental Benefits; Small Employers Required To Offer Dental Insurance		Yes; Due to Reasonable Assurance	
Consumer Protections				
Mandated Maximum Out-Of-Pocket Cap	Yes	Yes	Yes	Yes
	<u>Stand-Alone</u> (\$700 per child, \$1,400 per family) <u>Embedded Medical</u> (\$6,350 for an individual, \$12,700 for a family)	<u>Stand-Alone</u> (\$700 per child, \$1,400 per family) <u>Embedded Medical</u> Not Applicable	<u>Stand-Alone</u> (\$700 per child, \$1,400 per family) <u>Embedded Medical</u> (\$6,350 for an individual, \$12,700 for a family)	<u>Stand-Alone</u> (\$700 per child, \$1,400 per family) <u>Embedded Medical</u> (\$6,350 for an individual, \$12,700 for a family)

Please reference related policy brief for full explanation of chart, policy context, and related chart notes.


Short-Term Policy Recommendations





- Provide Comprehensive Training on Dental Benefit Options 
- Educate Consumer about Dental Coverage 
- Create Dental Systems Notifications within HealthSource RI 
- Investigate & Clarify Reasonable Assurance Standards/Procedures 
 - How it is being implemented currently
 - Consequences of non-compliance
 - Mechanisms available for reporting non-compliance




RI state flag designates policy recommendation is a state-level decision/action

Long-Term Policy Recommendations

- Align HealthSource RI Market Offering to Increase Consumer Choice 
 - Allow embedded medical plans on the SHOP
 - Allow employees to choose their own stand-alone plan on the SHOP

- Enhance Affordability for Dental Coverage
 - Lower Out-of-Pocket Caps  
 - Explore if Embedded Medical Plans Need a Pedi-Dental Cap 
 - Improve Tax Credit Methodology 

- Continue to Maximize the Tax Credit and Cost-Sharing Reductions 
 - Until tax credit issue is resolved, continue to have embedded dental plan be 2nd lowest silver plan in individual market of HealthSource RI, & at a minimum, have at least one embedded plan in the silver tier & encourage providers new and existing to offer embedded medical products



RI state flag designates policy recommendation is a state-level decision/action



US flag designates policy recommendation is a federal-level decision/action



Both flags designate policy recommendation requires both federal and state-level decisions/actions

Long-Term Policy Recommendations

➤ Monitor Adequacy of Pediatric Dental EHB Benefits, Networks, & Plans 

➤ Dental Network Adequacy

➤ Medical Necessity Definition

➤ Orthodontic Waiting Periods

➤ Evaluate Both Stand-Alone and Embedded Medical Plans

➤ Encourage More Integration Between Medical and Dental Insurance & Providers 

➤ Use the State Healthcare Innovation Plan as an Opportunity

➤ Monitor Oral Health Outcomes 



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