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

### 2014 Rhode Island Commercial Pediatric Dental Coverage Summary Chart

<table>
<thead>
<tr>
<th>HealthSource RI Plans</th>
<th>Not Sold On HealthSource RI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Benefits</strong></td>
<td></td>
</tr>
<tr>
<td>Market Requirement to Offer Pediatric Dental EHB</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Plan Design</strong></td>
<td></td>
</tr>
<tr>
<td>Types of Dental Plans Allowed</td>
<td>Stand-Alone &amp; Embedded Medical</td>
</tr>
<tr>
<td><strong>Plan Selection</strong></td>
<td></td>
</tr>
<tr>
<td>Financial Support for Pediatric Dental Coverage</td>
<td>Tax Credits; Cost-Sharing Reductions</td>
</tr>
<tr>
<td>Requirement to Purchase Pediatric Dental Coverage</td>
<td>No; In Individual Market All Children Will Get Dental Benefits; Small Employers Required To Offer Dental Insurance</td>
</tr>
<tr>
<td><strong>Consumer Protections</strong></td>
<td></td>
</tr>
<tr>
<td>Mandated Maximum Out-Of-Pocket Cap</td>
<td>Yes</td>
</tr>
</tbody>
</table>

- **HealthSource RI Plans Individual Market**: Mandated Maximum Out-Of-Pocket Cap: Stand-Alone ($700 per child, $1,400 per family) / Embedded Medical ($6,350 for an individual, $12,700 for a family)
- **HealthSource RI Plans Small Employer Market**: Mandated Maximum Out-Of-Pocket Cap: Stand-Alone ($700 per child, $1,400 per family) / Embedded Medical Not Applicable
- **Not Sold On HealthSource RI Individual Market**: Mandated Maximum Out-Of-Pocket Cap: Stand-Alone ($700 per child, $1,400 per family) / Embedded Medical ($6,350 for an individual, $12,700 for a family)
- **Not Sold On HealthSource RI Small Employer Market**: Mandated Maximum Out-Of-Pocket Cap: Stand-Alone ($700 per child, $1,400 per family) / Embedded Medical ($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

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