



THE SECRETARY OF HEALTH AND HUMAN SERVICES  
WASHINGTON, D.C. 20201

July 14, 2011

The Honorable Debbie Stabenow  
United States Senate  
Washington, DC 20510

Dear Senator Stabenow:

Thank you for your letter expressing your concern about the treatment of stand-alone dental plans inside and outside of the health insurance Exchanges in 2014. I appreciate your taking the time to write about this important issue.

The Affordable Care Act improves choice and transparency in the insurance marketplace. As you noted, the law requires the establishment of an “essential health benefits package” offered in Exchange plans and in individual and small group market policies beginning in 2014. By establishing a baseline level of coverage for Exchange plans, the Affordable Care Act will foster competition based on price and quality.

Under the law, the essential health benefits must include certain categories of services specified in the statute. Pediatric services, including oral and vision care, are among those categories of services that the statute stipulates must be essential health benefits. Further, within the Exchanges, a qualified health plan can offer coverage in concert with a stand-alone dental plan in order to provide coverage that includes the full range of essential health benefits.

I understand your concern regarding the role of stand-alone dental plans outside of the Exchanges. While we are bound by the limits of the statute, the Department of Health and Human Services (HHS) is analyzing how the statute applies in this context. HHS will take your input into consideration as we implement the statute. Further, I strongly recommend that you make formal comments on HHS’ future proposed rules. Public comments are an important part of the rulemaking process, and I hope that you will continue to share your insights as HHS moves forward in the rulemaking process.

Again, thank you for your interest in the implementation of the Affordable Care Act and for taking the time to write about your concern. I appreciate your leadership on this very important issue. I will also provide this response to the cosigners of your letter.

Sincerely,

  
Kathleen Sebelius