



To promote and advance the dental benefits industry to improve consumer access to affordable, quality dental care.



**National
Association
of
Dental
Plans**

NADP members are committed to assisting providers in the delivery of essential services and ensuring continuity of care in a safe manner for all dental consumers during this time. Americans need regular oral health care to maintain and improve their oral and overall health, and dental coverage is an important gateway to oral health care.

Through myriad relief and recovery programs, dental benefits carriers are supporting enrollees in safely re-engaging with their dental care and supporting plan sponsors, employers in maintaining dental benefits policies, and dentists as practices reopen and treat patients.

CONTINUITY OF CARE AND SUPPORT DURING SHELTER-IN-PLACE ORDERS

- To support the delivery of essential dental treatment during the pandemic, NADP plan members have business continuity plans in place, have taken steps to minimize interruption of normal business processes, and are able to process and pay claims. During dental office closings, DHMO plans continued capitation payments to providers.
- When dental offices were closed and as they re-opened, carriers have assisted enrollees in finding dental providers for urgent and emergent care, which during this time may be covered as in-network services for greater out-of-pocket savings.
- Tele-dentistry is one modality of care that can support access to care for dental consumers. Dental carriers typically pay for covered services that are provided on a telehealth basis, which became more important during dental office closures.
- For individual members, plan sponsors, and dentists, carriers are distributing information (i.e. FAQs) via websites, online portals, and other electronic communication channels.

STABILITY OF COVERAGE FOR EMPLOYERS AND ENROLLEES

- To offer financial support to members and employers facing challenges during the crisis, carriers have provided premium grace periods on late premium payments, allowing members the ability to maintain coverage and avoid cancellation. Some carriers have also offered rate guarantees or applied premium credits for additional financial relief.

SAFE RE-OPENING FOR CRITICAL, ROUTINE, AND PREVENTIVE DENTAL CARE

- To provide economic assistance to dentists, support the purchase of personal protective equipment (PPE) and meet CDC guidance, carriers have implemented programs such as advance claims payment programs, discounted PPE sites, provider relief and recovery funds or grants, temporary PPE courtesy payments per patient visit, or increased reimbursement for certain procedures.
- To support the resumption of dental care as dental offices re-open, carriers are reviewing and addressing plan/coverage policies such as frequency limitations and coverage maximums for enrollees who may have been impacted by office closures in March and April.

SUPPORT FOR THE COMMUNITY

- Dental carriers and affiliated foundations are also pledging funds and support to communities and clinics like federally qualified health centers impacted by COVID-19 with the goal of increasing access to care as well as COVID-19 recovery funds.

Approaches to implementation of the above programs will vary by carrier based on their business and state or regulatory environment and are responsive to the unique needs of the employers, enrollees, and public programs they serve. As the nation addresses COVID-19, NADP remains committed to supporting and informing dental carriers, dentists, consumers, and various stakeholders, including federal and state policymakers.