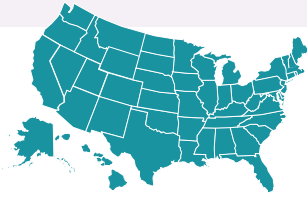


## The Uninsured in America



### health



85.5% or 265.9M have coverage for health benefits.

### dental

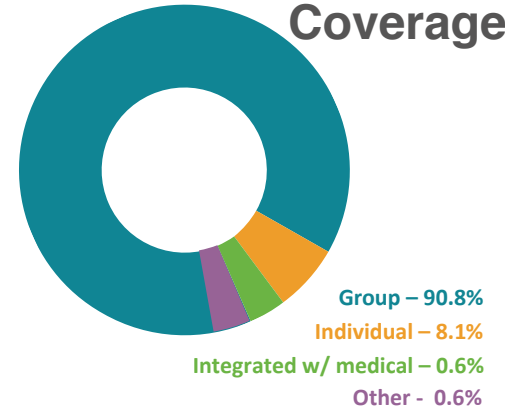


61% or 191.4M have coverage for dental benefits.

<sup>1</sup> Kaiser Family Foundation. Uninsured Estimates of the Total Population, 2013 American Community Survey (ACS)

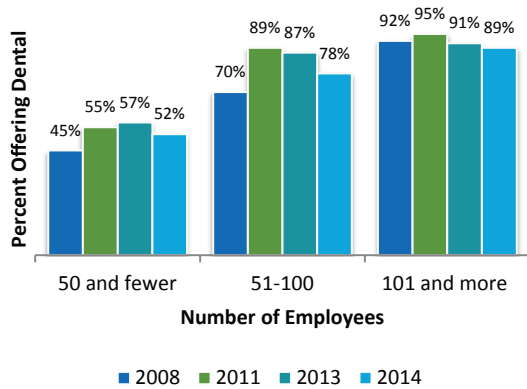
<sup>2</sup> 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

## Sources of National Private Dental Coverage



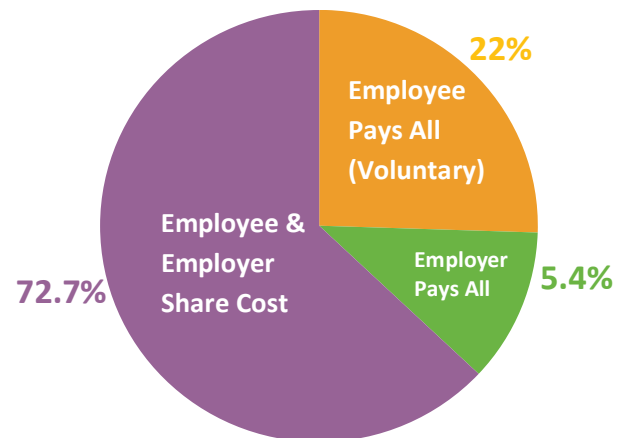
Source: 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment, Aug 2014

## Dental Benefits by Employer Size



Source: NADP Employer ACA Implementation Tracking Study, May 2014

## Employer Funding of Dental Benefits Group Policy Funding



Source: 2014 NADP/DDPA Joint Dental Benefits Report: Enrollment, Aug 2014

## Types of Dental Benefit Offerings on Exchanges



### Stand-Alone Dental Plan (SADP)

Recognizing that dental policies are offered and purchased separately, the ACA allows dental carriers to offer dental policies and for consumers to purchase these policies separately from their medical plan, just as is commonly done in the commercial market today.



### Embedded Medical Plan

Medical carriers can offer Qualified Health Plans (QHPs) that include coverage for pediatric dental services. With these plans, dental and medical benefits are integrated into one policy from the same carrier.



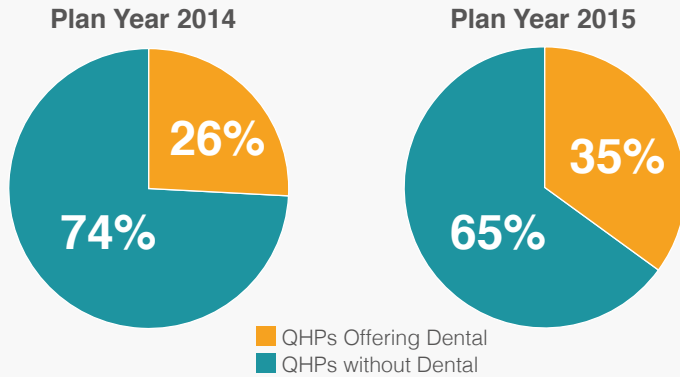
### Bundled Medical & Dental Plan\*

A medical plan that does not include pediatric dental services pairs with a SADP to offer those benefits. The bundle appears as just one plan to the consumer. The issuer of each plan assumes the risks and liabilities associated with providing coverage under its own plan.

\*In Plan Years 2014 and 2015, technical issues prevented the offer of bundled plans on the FFM.

# 2015: Dental Coverage in Marketplaces

## Health Plans Offering Pediatric Dental on Federal Marketplaces



HHS Data, 2014 and 2015 Files with QHP Landscape Individual Market Medical

In 2015\*, more than **70** carriers are offering at least

**630** dental plans

in federal marketplaces where more than

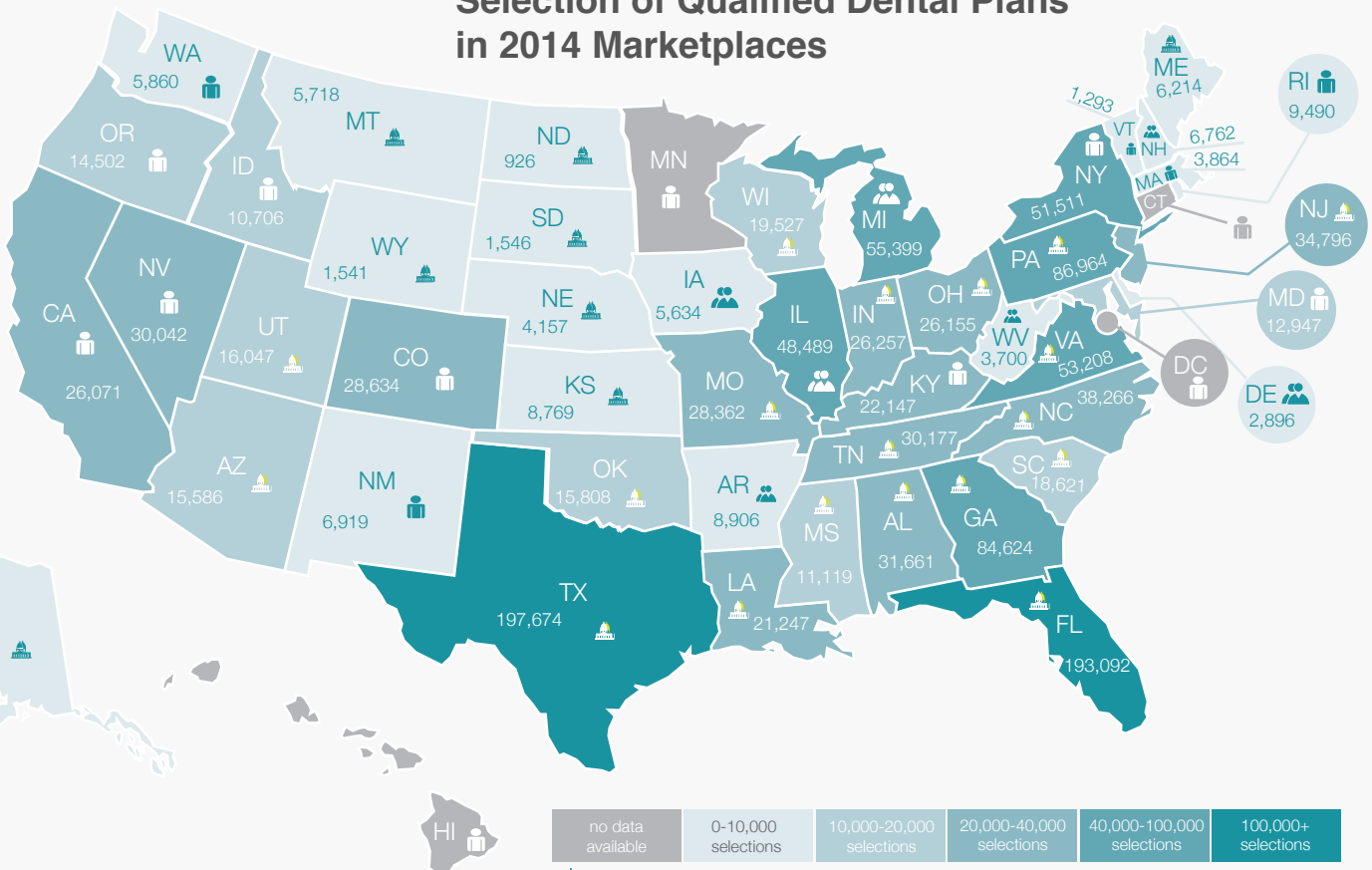
**1.3 million**

have selected separate dental policies.

\*As of 3/10/2015



## Selection of Qualified Dental Plans in 2014 Marketplaces



HHS provides data on total numbers of dental plan selections in FFMs, and this chart includes data for the Individual Marketplaces, and does not include SHOP enrollment. The information does not represent effectuated enrollment of those who have paid a premium. Some SBM reports may include such effectuated enrollment data and if so, are included in this map. Refer to the NADP Issue Brief on QDP Selection for data sources at <http://www.nadp.org/Advocacy/HealthCareReform.aspx>.