



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

November 15, 2010

The Honorable Debbie Stabenow
United States Senate
Washington, DC 20510

Dear Senator Stabenow:

Thank you for writing to me about the treatment of stand-alone pediatric dental coverage inside and outside of the Health Insurance Exchanges (Exchanges). I agree that dental care plays an important role in the quality of people's lives, and I share your desire to ensure that people have the coverage needed to receive dental services.

The Affordable Care Act addresses dental care in several ways, particularly by including pediatric oral care as a component of the essential health benefit requirements described in section 1302(b). The inclusion of stand-alone dental plans within the Exchanges also supports the goal of increasing dental coverage.

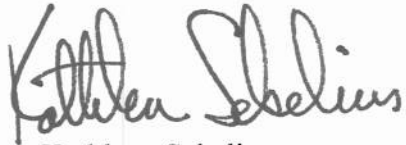
You requested clarification about whether separate pediatric dental coverage in the individual and small group markets is allowed outside the Exchanges. As you noted, the current market allows for such plans. My overarching goal as we implement the insurance provisions of the Affordable Care Act is to preserve the beneficial components of the market. To that end, I will work to ensure a balance between enforcing the essential health benefit requirements outlined in the law and allowing market flexibility to provide these benefits in a variety of ways.

I share your concern about the affordability of dental insurance. The inclusion of pediatric dental coverage in the essential health benefit requirements alone will not help reach the goal of increased access if the coverage is unaffordable. The Department of Health & Human Services is working to implement the consumer cost protections and cost-sharing reductions in the Affordable Care Act in a way that will have the maximum benefit for consumers' health.

It is important to ensure robust competition inside and outside the Exchanges so that consumers may choose from a wide range of affordable and high-quality dental and medical plans. We understand the impact of the regulations on the market and, within our authority, we will strive to write them in a way that continues broad access to necessary medical treatment, including dental care.

Again, thank you for your letter. I will consider your concerns about pediatric dental plans as we continue working towards 2014 when these provisions go into effect. I will provide a similar response to your cosigner.

Sincerely,

A handwritten signature in black ink that reads "Kathleen Sebelius". The signature is written in a cursive style with a large initial "K".

Kathleen Sebelius