



September 25, 2017

The Honorable Mitch McConnell  
United States Senate  
Washington, D.C. 20510

The Honorable Charles Schumer  
United States Senate  
Washington, D.C. 20510

Dear Leaders McConnell and Schumer,

The National Association of Dental Plans (NADP) opposes the Graham-Cassidy measure which, in its current form, jeopardizes the oral health benefits of 75 million Americans served by the Medicaid and CHIP programs—45 million of whom are children. As well, the measure does not do enough to stabilize the individual market or public Exchanges.

Oral health is key to overall health. A growing body of research shows that access to dental treatment improves overall health and decreases the cost of medical care particularly for adults with periodontal disease. Dental treatment for children is also key to stemming tooth decay, the primary chronic disease for children. At the end of 2016, 77% of the US population had dental benefits<sup>1</sup>—an increase of 11% from the prior year. This increase was, in large part, fueled by expanded Medicaid coverage of adult dental services and increased enrollment in CHIP as the result of the ACA.

Access to dental services for both children and adults is critical to medical cost savings in emergency room visits, treatment of high cost and chronic medical conditions and continued progress in the reduction of tooth decay for children. These gains in access to dental services and oral health are at risk under the current proposal.

Part of NADP's mission is to advance the dental benefits industry to provide access to affordable, quality dental care. Our priorities in support of this mission were expressed to the new Administration earlier this year ([1/31/2017 Letter to Secretary Price and Congress](#)). These priorities include providing stability for the private insurance market as well as public programs. While the current proposal includes some short-term funds for reinsurance, this step alone is not enough to stabilize the individual market and the public health care Exchanges in the near term.

We applaud the steps taken by Chairman Alexander and Ranking Member Murray of the HELP Committee to examine bipartisan solutions to first stabilize the individual marketplace and the

<sup>1</sup> NADP 2017 Dental Benefits Report: Enrollment, August 2017, pg. 8, Dallas, TX.

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public health care Exchanges, and encourage Congress to refocus on these bipartisan solutions. As part of those solutions Congress should consider further delay or repeal of the Health Insurance Tax to assure affordability of dental benefits for the population with private dental benefits. This tax alone has added roughly 3% to dental premiums.

While we support state flexibility in the design and development of health programs that serve the unique needs of their population, any Medicaid reforms must provide adequate funding to ensure delivery of critical dental services to vulnerable populations. Of the 75 million Americans with access to dental care through Medicaid and CHIP, 45 million are children. Medicaid now provides children with a unique set of EPSDT (Early and Periodic Screening, Diagnostic, and Treatment) benefits that establishes a solid benchmark of care for kids but still allows for state innovations. And in the past several years, a growing number of states have seen the benefit of adding adult dental services beyond emergency care. In the past, too often states have reduced or eliminated adult dental benefits in response to budget difficulties. The funding provided under the current proposal puts both children's and adult dental services at risk.

NADP believes that any major health care proposal must protect the oral and overall health of vulnerable populations by preserving Medicaid coverage for children's dental services and, as well, assuring Medicaid coverage for adult dental services.

NADP and our member dental plans look forward to continuing work with you to ensure consumer choice and access to dental care in ways that are consistent with NADP's principles—principles that value oral health and the role of the dental benefits industry in improving access to affordable, quality dental care.

Sincerely,



Evelyn Ireland, CAE  
Executive Director

#### **NADP DESCRIPTION**

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry, including dental PPOs, dental HMOs, discount saving plans and dental indemnity products. NADP's members provide dental benefits to more than 90 percent of the 249 million Americans with dental benefits. Our members include the entire spectrum of dental carriers: companies that provide both medical and dental coverage, companies that provide only dental coverage, major national carriers, regional, and single state companies, as well as companies organized as non-profit plans. Dental plans have successfully partnered with individuals, employers and government programs to offer dental benefits that are cost-effective and highly valued by consumers.

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