



INCREASING ACCESS TO DENTAL CARE IN HEALTH CARE REFORM



To improve the nation's oral health, the National Association of Dental Plans (NADP) supports health care reform efforts that recognize the nation's dental care needs. Good oral health is essential to good overall health

The private dental benefits market has nearly doubled the number of Americans with dental coverage over the past two decades and significantly improved access to dental care. Today 152 million Americans have private dental benefits and dental plans also assist states in providing dental care to another 21 million Americans enrolled in public programs. Federal health reform should maintain the private market while expanding oral health access for the 43% of Americans without dental coverage.

Health care reform proposals must recognize the differences between the dental and medical care delivery systems¹. The variances in administering medical and dental benefits have resulted in most dental coverage being provided under separate, independent policies.

Dental plans understand how dental care is delivered and use their expertise to organize robust networks of dentists to offer affordable dental benefits. The current dental benefits market should be the cornerstone for expanding access to oral health care in health care reform.

HEALTH REFORM AND DENTAL COVERAGE

Based on the experience of our members in delivering affordable dental benefits to 173 million Americans, NADP believes that federal health reform proposals should:

- **Maintain current tax incentives to purchase private dental coverage.** More than 97% of Americans with private dental benefits receive them through their employer. Employers and employees both value dental coverage, as 72% of employers currently offer dental benefits. To maintain access to dental coverage, federal health care reform proposals should preserve the tax exclusion for employer-sponsored dental benefits. Today, 66% of Americans with dental benefits have a household income of less than \$75,000 and would be discouraged from retaining their existing benefits if taxed on their value.
- **Offer optional dental coverage through a Health Insurance Exchange.** If federal reform proposals create a new mechanism, such as an Exchange, to facilitate access to medical coverage for the uninsured, comprehensive dental benefits should be available as a "buy-up option" to all Exchange participants through specialized¹ dental carriers. As Congress provided in Children's Health Insurance Program (CHIP), comprehensive dental coverage includes dental preventive *and* restorative treatment. Preventive dental care alone is not sufficient to improve oral health.
- **Expand public programs role in providing dental coverage to low-income populations.** Recognizing the role of dental care in meeting the health needs of underserved populations, the recent reauthorization of the CHIP included a new provision requiring dental coverage for all eligible children. Health reform efforts to expand public programs for low-income populations should consider CHIP's dental coverage requirements as a model to address the oral health needs of low-income adults who are eligible for Medicaid.

ⁱ Although dental plans adhere to many of the same state and federal regulations as medical plans, the administration, claim systems, distribution system for benefits and network differences are vast. Additional distinctions include:

- Most dentists are general practitioners (80%) not specialists, and most are in solo (65%) rather than group practice.
- Dental care is primarily provided in lower cost dental office settings not hospitals and other health care facilities.
- Dental care is billed under a separate system of procedure codes, the CDT, developed and maintained by the American Dental Association under the provisions of HIPAA while all other medical and specialty care is billed under the CPT or ICD-10.
- Dental insurance can be purchased for a year at the cost of one month's medical premium. Over the past 6 years, dental insurance premium increases have been less than half that of medical premium increases.

ⁱ Specialized dental carriers include stand-alone dental plans and subsidiaries/departments of health carriers.