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Americans with Family Dental and Vision Coverage Could Lose Under Health Care Reform

DALLAS - - Over 132 million Americans face having their family dental and vision coverage split in two under current Congressional proposals for health care reform, according to the National Association of Dental Plans whose members cover 80 percent of Americans with dental benefits.

“The requirement in HR 3200 for children’s dental and vision care to be bundled with medical policies misses the mark. Its goal is to extend dental and vision care to about 17 million uninsured children, but unfortunately it does so at the expense of 40 million children covered by their parents’ family policies today,” says Evelyn F. Ireland, CAE, Executive Director of the National Association of Dental Plans.

The *NADP/DDPA 2009 Enrollment Report* shows 97 percent of dental and vision benefits in the United States are provided under separate policies of coverage through carriers that specialize in these benefits. Requiring medical carriers to provide these benefits to children duplicates the cost dental and vision carriers have already in place.

Families with policies today face two risks under HR 3200 as currently worded: loss of coverage and loss of their family dentist. Their children’s dental and vision benefits may be reduced when they have to vie with an array of other benefits for coverage under a medical policy. And the dentist they now use under their dental plan may not be part of a panel that a medical insurer develops.

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There is also a trickle down impact on adult dental coverage and oral health. NADP consumer research shows households without children are less likely to buy dental coverage. With 40 million children removed from their parents' policies, this research suggests as many as 22.3 million adults may drop their dental coverage. Because adults without coverage do not visit the dentist as frequently, their oral health is likely to decline.

"These are unintended consequences that follow from not respecting the way the market delivers dental and vision benefits today," said Ireland. "Congress can keep its promise to Americans by allowing people who like their dental plan and dentist to keep them. To achieve this, HR 3200 needs to be amended to allow the specialized dental and vision benefits that millions of Americans receive through their employer, to meet new requirements for children's dental and vision coverage," Ireland added.

According to Ireland, if Congress also wants to keep costs low for those who will gain coverage under health care reform, dental and vision specialty carriers should also be allowed to provide children's benefits through the Exchange.

About NADP

The National Association of Dental Plans is a non-profit trade association representing the entire dental benefits industry, including dental HMOs, dental PPOs, discount dental plans and dental indemnity products. NADP's member dental plans provide dental benefits to more than 80 percent of the 176 million Americans with dental benefits. NADP's members include major commercial carriers, regional and single-state companies.

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