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American Families Can Stay Together and Keep Current Dental Plan under Senate Approach to Essential Health Benefits

DALLAS – Senate Majority Leader Sen. Harry Reid’s health reform bill fulfills the promise that more than 132 million Americans with family dental coverage can keep their current dental plan without disrupting established dentist-patient relationships, according to the National Association of Dental Plans.

The Senate bill, as released earlier this week, includes language offered by Sens. Debbie Stabenow (MI) and Blanche Lincoln (AR) that was adopted with unanimous, bipartisan support by the Senate Finance Committee. As a result, the bill takes a laudable step toward preserving the best aspects of how dental benefits are offered today, while also extending them to millions of uninsured children. It preserves access for all Americans – those with and without dental benefits today – to specialized dental coverage offered by experienced dental-focused carriers in the new health care exchanges, as well as in the private marketplace.

By contrast, House Bill HR 3962 embeds children’s dental coverage in medical policies — an approach that departs significantly from how dental benefits are delivered today. The “NADP/DDPA 2009 Enrollment Report” shows 97 percent of dental benefits in the United States are provided under separate policies of coverage.

“More than 40 million children with dental benefits under their parents’ dental coverage will be required to switch to a medical plan for dental care under the House approach,” said Evelyn F. Ireland, CAE, Executive Director of the National Association of Dental Plans. “There is no guarantee that their new medical plan will cover the dentist they use today. Data also suggests that millions of adults would drop their coverage if their children are forced into separate coverage embedded in their medical plan.



*Without coverage, these adults are more than 2.5 times **less** likely to get routine preventive oral care, and that would severely reduce our nation's oral and overall health."*

Other oral health stakeholders that supported the Stabenow-Lincoln dental amendment include the American Dental Association, Delta Dental Plans Association, American Academy of Pediatric Dentists, American Dental Hygienists Association and the National Business Group on Health.

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 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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