

# United States Senate

WASHINGTON, DC 20510-1804

January 28, 2014

The Honorable Kathleen Sebelius  
Secretary  
U.S. Department of Health and Human Services  
The Hubert H. Humphrey Building  
200 Independence Avenue, S.W.  
Washington, D.C. 20201

Dear Secretary Sebelius:

Thank you for your diligent work implementing the Affordable Care Act (ACA). The success of the ACA is critical to ensuring affordable, accessible, quality health care for all Americans. Important in achieving the goals and success of the ACA is the commitment to ensuring access to affordable pediatric dental care. I write regarding the proposed changes to the maximum out-of-pocket limit for pediatric dental services (CMS-9954-P, Benefit and Payment Parameters for 2015).

It is my understanding that the U.S. Department of Health and Human Services (HHS) recently contracted with NORC at the University of Chicago to analyze the impact of lowering both the medical and pediatric dental maximum out-of-pocket (MOOP) limit. The NORC report makes clear that lowering the pediatric dental MOOP will make dental coverage less affordable for the vast majority of consumers. The report concluded “a large decrease in the MOOP for stand-alone dental products will cause a significant increase in dental premium costs” and “from the consumer perspective, the least important factor in their purchasing decision (the MOOP) has been improved while the more important factors (premiums and deductibles/coinsurance) have worsened.”

Despite the conclusions of the HHS-commissioned study, the proposed rule for 2015 significantly lowers the MOOP to \$300 for one child and \$400 for two children, down from \$700 and \$1400, respectively, for 2014. The timing of yet another change and the evidence within the NORC report suggests my families and small businesses may face greater affordability challenges should the proposed rule be implemented in 2015.

I urge HHS to refrain from further modification to the pediatric dental MOOP until the 2016 plan year when the experience from this first year of coverage in 2014 can be reviewed and

the impacts of benefit design on premiums are investigated further. Stability in products is needed for consumers and small businesses while other provisions of the ACA are implemented.

Oral health is integral to overall health, and children should not suffer from preventable dental problems. A robust competitive dental marketplace with affordable coverage options will ensure maximum participation in the pediatric dental benefit.

I look forward to working with you to ensure all families with children have access to affordable pediatric dental benefits.

With warmest regards, I am,

Sincerely,

A handwritten signature in blue ink, appearing to read "Mary L. Landrieu". The signature is fluid and cursive, with the first name "Mary" being the most prominent.

Mary L. Landrieu  
United States Senator

MLL:jas