



# ISSUE BRIEF

## Expand Dental Coverage on Federal Marketplaces

Given the important connection between oral and overall health, CMS must allow the independent purchase of dental benefits to increase access to dental coverage.

- On Federal Marketplaces, consumers may purchase dental benefits as part of a medical plan or through a standalone dental plan (SADP). In Plan Year (PY) 2021, 1.4 million Americans gained coverage through SADPs on HealthCare.gov and an additional 895,000 through State-Based Marketplaces.
- Unfortunately, the original technical design of the Marketplaces linked medical and dental enrollment functions on HealthCare.gov, preventing the independent purchase of dental coverage. The technical design limitations prevent those who have medical coverage through other means including their employer, Medicare, or a pension plan from purchasing dental on the marketplaces.
- Marketplaces allow consumers to comparison shop for certified SADPs, which provide vital coverage for oral health services. Individuals and families are more likely to visit the dentist and seek critical preventive services, such as cleanings, when they have dental coverage. Preventive dental care reduces the likelihood of emergency room visits for treatment of abscesses and cavities, reducing the burden on hospitals stretched thin by COVID-19 patients or other community needs. And, preventive dental care reduces the need for more expensive dental procedures and costly medical complications, holding down health care costs.
- Eleven States-Based Marketplaces currently allow for the independent purchase of stand-alone dental plans. State health officials have cited the ability to purchase dental-only coverage on the marketplaces as an important means for the expansion of dental coverage in their state.

### SOLUTION:

Update enrollment systems on the marketplaces to delink the purchase of medical and dental coverage and allow independent purchase of dental benefits beginning with Plan Year 2023. A one-sentence amendment to ACA Section 1311(d)(2)(B)(ii) would direct the marketplaces to update enrollment systems, expanding access to dental coverage: “If the plan is offered separately, the Exchange may not require a qualified individual to enroll in a qualified health plan in order to enroll in the plan, or require a qualified employer to make available a qualified health plan in order to make available the plan.”

