In 1997, Children’s Dental Health Project was conceived to advance innovative policy solutions so no child suffers from tooth decay. We advocate for systems that nourish families...

- Remove poor oral health as barrier to success
- Configure communities to support families manage their health
- Support those trusted in communities
- Champion solutions to end inequities
Background

Oral Health in the ACA
Oral Health as part of the ACA’s Essential Health Benefits (EHBs)

Part of EHB Category 10 – “Pediatric services, including oral and vision”

Must be offered up to age 19 in individual & small-group insurance markets

Offered separately or as part of qualified health plan (QHP)

EHBs based on private insurance benchmark – most states have supplemental dental benchmark (CHIP or FEDVIP)
# Current Marketplace Coverage

<table>
<thead>
<tr>
<th>Topic</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>Stand-alone dental plans (SADPs) offer “high” (85%) &amp; “low” (70%) actuarial value options</td>
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</tr>
<tr>
<td>Separate &amp; additional out-of-pocket max for SADPs ($350/$700 for single vs. multiple children)</td>
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Significant Changes
for 2019 and beyond
## Significant Changes for 2019

<table>
<thead>
<tr>
<th><strong>EHBs</strong></th>
<th><strong>Plan Design</strong></th>
<th><strong>Network Adequacy</strong></th>
<th><strong>Consumer Information</strong></th>
</tr>
</thead>
</table>
| • EHBs can be changed annually  
• More options for EHB selection and substitution  
• Limits EHB “generosity” | • Eliminates actuarial value standards for SADPs  
• Eliminates federal standard plan option designs | • Reduces federal oversight of network adequacy  
• Reduces % of essential community providers plans must contract with | • Eliminates “meaningful difference” requirement  
• Reduces consumer assistance standards & requirement for non-profit status |
New EHB Benchmark Choices

States can now choose from:

- Another state’s entire EHB package
- Individual EHB categories from other states (e.g. pediatric)
- A “typical employer plan”
  - ACA defined benchmark options
  - Largest health plan by enrollment among 5 largest group plan products

* Can’t be more generous than 2017 EHB benchmark
Protecting progress

Opportunities for advocates
Key Takeaways for Advocates

New EHB options open door for skinnier benefits, including pediatric dental

Lack of actuarial value standards for dental could mean lower value plans for consumers

Fewer essential community providers (e.g., FQHCs) in plan networks could limit access

Weakening of consumer assistance and plan information standards a

Standard plan options can ensure oral health coverage & affordability

Limiting consumer information, choice, & affordability
Speak up for oral health:

- Ask states to maintain comprehensive pediatric benefits, including dental
- Push for strong network adequacy requirement and reporting
- Demand consumer-friendly info for marketplace shoppers on benefits, cost-sharing, deductibles – be explicit about dental
- Work with partners to maximize reach of navigators & consumer assistance
- Seek standard plan options in state-based marketplaces – use California, DC, Connecticut, Maryland as examples
Engage in advocacy early & often

- **July 2, 2018** - Deadline for EHB selections for 2020 plan year
- States must post notice & allow for comment
- Advocates should identify marketplace authority (e.g., governor, legislator, insurance commissioner)
- CDHP resource for advocates [online now](#)
Thank You!

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Follow CDHP on Facebook or Twitter @Teeth_Matter
Safeguarding Oral Health in the Marketplace: What Can Advocates Do?

Kasey Wilson
Policy Analyst, Dental Access Project
May 30, 2018
Community Catalyst is a national non-profit advocacy organization that works with national, state and local consumer organizations, policymakers and foundations to build consumer and community leadership to improve the health care system.

We support consumer advocacy networks that impact state and federal health care policy, and ensure consumers have a seat at the table as health care decisions are made.
Tips for Successful Advocacy

- States have flexibility
- Room for advocacy!
  - Oral health = overall health
  - Protect/expand benchmark plans
  - Push for transparency
  - Organize and educate
Opportunities for Action

Mark your calendars:

July 2, 2018
Opportunities for Action

- Review your state’s EHB plan
- Submit formal comments
- Contact state officials
Opportunities for Action

• Attend public hearings

• Reach out to your communities
What Can We Learn from Other States?

- **Illinois:** Choosing a new benchmark plan for 2020
- **Connecticut:** Mandating EHB coverage through legislation
What Can We Learn from Other States?

Massachusetts: Advocating for adequate pediatric vision coverage
Reach Out!

Your national partners are here to help!
Thank You!

Community Catalyst
Questions & Answers

Use the chat box to pose your question.
Thank You!

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