

Delta Dental of Massachusetts has you covered!

We are positioned to cover the dental benefit needs of your clients now and in the future.

What does the Affordable Care Act (ACA) mean for dental benefits?

On January 1, 2014, major parts of the Affordable Care Act go into effect. As part of this new law, health plans for individuals and small groups are required to include the Essential Health Benefits (EHBs) – which consists of 10 categories of services including pediatric oral services (“**Pediatric Dental Benefit**”) – making them EHB or ACA-compliant. In Massachusetts, small groups currently include employers with fewer than 50 full-time employees; however, in 2016, this requirement will include small groups with 100 or fewer full-time employees. The Essential Health Benefits are defined by the state and are intended to ensure that Americans are receiving comprehensive health care services.

When does the Pediatric Dental Benefit go into effect?

The benefit goes into effect upon renewal of your clients’ health plan in 2014.

Who is eligible for the Pediatric Dental Benefit?

Coverage is available to members under the age of 19. However, all members in the individual or small group market – including those over age 19 – must have the Pediatric Dental Benefit either through their health plan or through a separate dental plan certified by the Massachusetts Health Connector.

How does the Pediatric Dental Benefit apply to the Off-Exchange market?

An individual or small group health plan sold outside of the Massachusetts Health Connector must ensure that every member¹ has the Pediatric Dental Benefit either through the health plan itself or through an EHB-compliant dental plan like those offered by Delta Dental of Massachusetts.

What is an EHB-compliant Pediatric Dental Plan?

Not every dental plan sold outside the Massachusetts Health Connector is EHB-compliant, nor is every Delta Dental plan. In order to be EHB-compliant, the dental plan sold outside the Health Connector must be certified and approved by the Health Connector. Delta Dental has EHB-compliant plan offerings available in both the individual and small group segments.

What does the Pediatric Dental Benefit consist of?

In Massachusetts, the Pediatric Dental Benefit is based on the benefits available to children in the MassHealth program. The Pediatric Dental Benefit is a program that is very different from a typical commercial dental plan.

Differences include:

- Coverage for orthodontia is limited to medically-necessary orthodontia (severe handicapping malocclusion)
- Greatly reduced out-of-network benefits or no out-of-network benefits
- Reduced coinsurance both in and out-of-network

¹ This includes members who are over 19 and cannot use the Pediatric Dental Benefit.

What you should know about an Embedded Pediatric Dental Benefit

Health plans may choose to embed the Pediatric Dental Benefit to ensure compliance with all 10 Essential Health Benefits (EHBs). If the benefit is embedded, the health plan may administer in a way that shifts a considerable level of cost to employees. Additionally, these plans typically offer limited dental networks. Finally, if the dental benefit is embedded in the health plan, members may be required to meet a significant health plan deductible before they can access the dental benefit and/or have increased out-of-pocket expenses.

The value of a stand-alone dental plan

Purchasing a stand-alone dental plan either on or off the exchange can satisfy the pediatric dental requirement. **You do not have to purchase dental coverage through a medical carrier. This is important to know because if you purchase dental through a medical carrier, members may pay a much higher amount before the dental benefits are covered at 100%.** That's because the dental services that are part of a medical plan must meet the higher deductible and out-of-pocket maximums of the medical insurance.

- For example, a deductible for a standardized health plan in the small group segment could be as much as \$2,000 per Individual and \$4,000 per family in comparison to a typical deductible for a stand-alone dental plan that ranges from \$25 to \$100.
- The out-of-pocket maximums for a family medical plan could be as much as \$6,400 for an individual and \$12,800 for a family. A family with acute dental care needs is likely to pay a much higher amount out of their own budget to meet the cost-sharing requirements of the medical plan.
- An EHB-compliant dental plan will have a much lower out-of-pocket maximum of \$1,000 per child and \$2,000 for two or more children.

What does the Pediatric Dental Benefit mean for your Delta Dental of Massachusetts clients?

Delta Dental of Massachusetts now offers both standard as well as EHB-compliant plans for your individual and small group clients ranging from low-cost options with an in-network-only benefit to higher-priced plans with the in and out-of-network benefit.

As you navigate your clients through Health Care Reform...

Delta Dental offers a wide array of competitive products and plans to meet your clients' needs

- **New!** Exclusive Provider Option (EPO) – A network-only program designed to achieve a lower price point for your clients.
- **New!** EHB-compliant plans - For those clients who wish to satisfy the Pediatric Dental Benefit mandate, DDMA is able to offer these EHB compliant plans.
- **New!** Enhanced EHB-compliant plan designs that allow members under the age of 19 to have the same comprehensive dental benefits they have grown accustomed to. This means continued access to 96% of the dentists in Massachusetts, higher out-of-network reimbursement, and access to traditional orthodontic coverage.
- The complete Delta Dental product portfolio that has always been available to you.

As always, Delta Dental of Massachusetts will continue to offer high-quality, cost-effective and comprehensive dental benefits with broad network access that meet the needs of all of your individuals and small group clients. Should you have questions, or need to add the Pediatric Dental Benefit for your clients, please contact our Small Business Team at 617-886-1159.