



# Washington Health Benefit Exchange

## DENTAL BENEFITS IN THE EXCHANGE

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# DENTAL BENEFITS IN THE EXCHANGE

- Pediatric dental benefits: an ACA “essential health benefit”
  - CHIP benchmark
- “Qualifying children”
  - Through age 18
  - 300+% FPL



# DENTAL BENEFITS IN THE EXCHANGE

- Washington legislation HB 2319
  - “Offered and priced separately”
  - Stand-alone dental plans in Individual Exchange
  - Currently embedded dental benefits in SHOP
- Mandatory purchase
- Limited system functionality and shopping experience
  - Tax credits
  - Plan comparison features



# DENTAL CARRIERS IN THE INDIVIDUAL MARKET

Company Name
AFLAC
Delta Dental of Washington
Dental Health Services
Dentegra
Humana
LifeMap Assurance Company
Regence BlueShield
Starmount Life
United Concordia
UnitedHealthOne Dental Insurance Plan
Willamette Dental



# DENTAL CARRIERS IN THE EXCHANGE

Company Name
Delta Dental of Washington
Dental Health Services
Kaiser Permanente
LifeWise Health Plan of WA
Premera Blue Cross



# POSSIBLE FUTURE CHANGES

- “Mandatory purchase” requirement
- QHPs with embedded dental benefits
- Adult and family dental products



# POSSIBLE CHANGES: MANDATORY PURCHASE

- “Mandatory purchase” requirement
  - Concern: families with double dental coverage
  - Board could reconsider
  - Reasonable assurance of other dental coverage
  - Would align with the outside market
  - Significant changes to Healthplanfinder



# POSSIBLE CHANGES: EMBEDDED DENTAL

- Current HB 2467
  - Removes “priced and offered separately” requirement
  - Allows stand-alone plans as well as dental benefits embedded in health plans in the Exchange
  - Effective in 2016





# POSSIBLE CHANGES: EMBEDDED DENTAL

- Stand-alone dental plans and embedded dental benefits in the Exchange
  - Consumer choice
  - Aligns with outside dental market
  - Significant changes to Healthplanfinder
    - Comparison of stand-alone dental plans and QHPs with embedded dental
  - Complex shopping experience



# POSSIBLE CHANGES: ADULT DENTAL

- Allow adult shoppers to buy their own dental plans and families to buy family dental plans that include the pediatric dental EHB
- Significant changes to Healthplanfinder
  - Shopping “flow”
  - Shopping experience
- Individual and SHOP markets
- Possible for 2016



# TIMELINE FOR DENTAL CHANGES – 2016 COVERAGE

- Throughout 2014 - Update Healthplanfinder system to offer enhanced dental options in Individual and SHOP markets
- Mid to late 2014 - Carriers begin developing plans
- February 2015 - Carriers begin submitting filings to OIC
- May – July 2015 - WAHBE review of plans and Board certification process
- October 2015 – Open Enrollment begins for 2016 coverage
- January 2016 – Enhanced dental coverage begins



# CHALLENGES OF ENHANCED DENTAL OPTIONS

- Significant changes to the Healthplanfinder system
- Timeline for implementation





washington  
**healthplanfinder**

click. compare. covered.