#### The Affordable Care Act – How Will it Change Dental Coverage for Kids?

Written by Anna Challet, Special to the NNPA from The Louisiana Weekly via New America Media Wednesday, 29 May 2013 13:40

**Editor's Note:** The Affordable Care Act will make pediatric dental care more accessible than ever before, but many children's advocates are concerned about the affordability of coverage and the availability of providers. New America Media spoke with Joe Touschner, a Senior Health Policy Analyst at the Center for Children and Families of the Georgetown University Health Policy Institute, about what changes families can expect.

# Generally speaking, how will the Affordable Care Act change families' access to dental coverage for their children?

For a lot of families, the ACA won't change their coverage directly. If a family gets its dental coverage through a large employer, that will continue, or if the child is covered by a public program like Medicaid, that will remain similar. Where the ACA will improve coverage, though, is in places where it was previously harder to obtain children's dental care, such as in the individual market and in small group insurance. The ACA guarantees that there will be dental coverage available for purchase, either together with other benefits or through stand-alone plans. It has made children's dental coverage part of what are called "Essential Health Benefits," which are categories that have to be covered by individual and small group plans. Pediatric dental care has to be included as part of that coverage.

# Will families who have insurance that does not cover pediatric dental care be required to purchase dental coverage for their children?

At the federal level there is no requirement in the exchange, but some people are concerned about this being established as a state requirement, and there are states that are considering it, including California. It would be up to the state to require families to purchase a stand-alone plan if their current insurance doesn't offer it.

#### Are there concerns about stand-alone plans being affordable?

There are some concerns, but first I would say that if a family does not have pediatric dental care as part of its existing plan, the fact that there are stand-alone plans offered through the state exchanges will be helpful ... There are many plans right now that have a very low limit for what they'll cover, but because pediatric dental care is now a part of the Essential Health Benefits, that coverage has to be more comprehensive, and the ACA is eliminating those annual and lifetime limits. As a result, though, the monthly premium may end up being higher for some families. Affordability will be a challenge – it's going to be important for the state exchanges to keep affordability in mind.

# Could you briefly explain health insurance exchanges?

Every state will have an exchange ... It's basically a set of rules aimed at improving competition among health plans, to get them to compete to offer quality coverage for a low cost. Not all plans will be able to sell on the exchange; plans will have to compete to get there, and will have to offer lower costs while still providing for the Essential Health Benefits. The exchanges are also going to be the place where people can get federal subsidies; the ACA will pay part of your premium for you on the exchange if your income is at or below 400 percent of the poverty level,

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and you don't have access to insurance through your job. The tax credits will help people afford the coverage, and this ensures that there's business for the health plans to compete for.

One of the recommendations that's been made by advocacy organizations with regard to serving rural and low-income communities is to increase the number of dental health professionals by training professionals who work under the supervision of dentists, comparable to nurse practitioners. But the American Dental Association sued a group in Alaska (the Alaska Native Tribal Health Consortium) that provided for the training of dental therapists who would work in rural communities and tried to block them from practicing. Is there a concern about the ADA pushing back if steps like this are taken to increase the availability of care?

The idea of dental practitioners is something that several states have been interested in — Minnesota in addition to Alaska. There is certainly opposition, but we need to focus on the needs of kids. If we're seeing that kids have low access to dental services, having new kinds of providers is something that we need to look at. We need to look at the services that need to be provided and the providers that are available. If the services are not available, finding providers who can perform services at a lower cost may be the way we have to go.

# What do you see for the future of dental care for kids?

I think that the ACA has taken a great step forward in making pediatric dental care part of the Essential Health Benefits. We're getting to a place where dental care is seen as integral to every kid's health ... Having access to dental care is now being seen as just as important as having access to a doctor, and just as necessary – which is a good thing. It's going to take changes to current dental practices – for example, the training of other kinds of practitioners – to create more access.

# Is there any hope for this kind of access being extended to adults?

For adults, the future is a little more uncertain. When Congress passed the ACA, it made a choice to include dental care for kids and not for adults. We may have a ways to go as far as seeing dental care as an integral part of medical care for everyone. Maybe down the line we could think about adding care for adults, but it's hard to see that happening anytime soon.

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