



Washington Health Benefit Exchange

Dental Benefits

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Advisory Committee Meeting

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Today's Topics

Project Scope

Dental Insurance Overview

Coverage in Washington State

Next Steps

Feedback/Questions



Project Scope

- Survey the current Exchange dental market (data and policies)

Purchasing (enrollment, effectuation, duration)

Demographics (income, geography, other)

- Explore the customer experience

Buying experience

Administration and access to benefits

- Stakeholder engagement
- Recommendation



Dental Insurance Overview

Basic Components of Dental Plan Design

- Emphasize preventive care
- Elective nature of most dental benefits
- Often sold on voluntary basis
- Substantial cost-sharing, out-of-pocket costs and benefit limits
- Segmented into Adult and Pediatric (ACA EHB)



Dental Insurance Overview

Classes of Dental Benefits

Class 1: Preventative and diagnostic

Exams, X-ray, cleaning, fluoride, sealant

Class 2: Basic

Fillings, Extractions

Class 3: Major

Inlays, Crowns, Bridges, Dentures

Class 4: Orthodontics



Dental Insurance Overview

Common Plan Designs

- Co-Insurance by class- 100%/80%/50%/50%
- Deductible
- Generally no OOP Maximum
- Annual Benefit Maximum
 - Industry standard of employer sponsored plan
 - Separate for orthodontia
- Components to control Adverse Selection
 - Waiting periods, Class Placement, Progressive Benefits, Annual Benefit Maximums, Benefit Exclusions



Coverage

How Are People Insured?

Pediatric

Private	51.3 %
Medicaid/CHIP	38.5 %
Uninsured	10.3 %

Adult

Private	59.0 %
Medicaid	7.4 %
Uninsured	33.6 %



Coverage in Washington State

- 66.9% of Washington residents in 2014 reported visiting a dentist in the past year (national= 64.4%).
- Dental Health Impacts
 - 28% self-report condition as “poor” or “fair”
 - 25% life in general is less satisfying
 - 17% impacts ability to apply for job
- Barriers
 - 29.2% 65+ have dental insurance.
 - 55% without a visit in the last 12 months cite cost
 - Underserved populations include low-income, rural, Native American/Alaska Natives



Coverage in Washington State

Dental Insurance on the Exchange

- QDPs
 - Stand-alone family or pediatric dental plans (state law)
 - Purchased during open enrollment or SEP
 - Approved by OIC, certified by Exchange Board
 - Provide EHB of pediatric oral services
 - Dental Provider Directory data provided to HBE
- AV Value options: Low (70%) or High (85%)
- Typical structure and benefit



Next Steps

- Issue Identification

Interviews with Dental TAC

Comparative data with other state Exchanges

Emerging problems/solutions

Observe best practices

- Written Report to CEO



Feedback and Questions?

Thank You!

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