

Advisory Council on the State Program for Wellness and the Prevention of Chronic Disease (CWCD)

January 29, 2015

Oral Health and the Affordable Care Act (ACA) Overview

Oral health provisions:

- Tooth decay is widespread among children and teens
- Tooth decay can be entirely preventable with adherence to prevention protocols
- By including pediatric oral health in the ACA's 10 Essential Health Benefits, opportunity to expand access to dental coverage for children/adolescents
- Pediatric dental coverage must be offered to families buying private health insurance in the state-based and federally-facilitated marketplaces (FFMs), and in the existing individual and small-group insurance markets in each state. Several plans may be available. In choosing coverage, families should assess their children's dental health needs and compare each plan's costs and benefits.
- Pediatric dental benefits may be offered three different ways in the new marketplaces:
 - Through a qualified health plan (QHP) that includes dental coverage (embedded)
 - Through a stand-alone dental plan purchased in conjunction with a QHP
 - Through a contracted/bundled plan (families pay one premium for separate medical and dental policies)
- Pediatric dental coverage **must be** purchased either as a part of the medical plan or through a stand-alone dental plan if a family buys coverage on their own **outside** of the state marketplace. If a family is purchasing coverage inside the marketplace, the requirement for mandatory purchase of dental coverage for children may vary between states.
- It is estimated that 3 million children/young people expected to enroll in ACA benefits by 2018 (Note: 43 million currently have public health coverage through Medicaid/CHIP)
- Colorado, Kentucky, **Nevada**, and Washington are required to buy children's dental coverages through the marketplaces in those states.
- HealthCare.gov is the new site for 2015 enrollment for Nevada instead of previous state marketplace
- Nevada is expanding its Medicaid program to cover households with incomes up to 138% of the federal poverty level. That works out to \$16,105 a year for 1 person or \$32,913 for a family of 4.
- The ACA provides states with additional federal funding to expand their Medicaid programs to cover adults under 65 with income up to 133% of the federal poverty level. (Because of the way this is calculated, it's effectively 138% of the federal poverty level.) Children (18 and under) are eligible up to that income level or higher in all states.
- This means that in states that have expanded Medicaid, free or low-cost health coverage is available to people with incomes below a certain level regardless of disability, family status, financial resources, and other factors that are usually taken into account in

Medicaid eligibility decisions. Nevada only offers emergency services for adults. There is no comprehensive dental coverage through Medicaid for adults.

How Can Nevada Improve the Oral Health of the Populations?

- Training dental public health professionals to work with navigators and assisters as well as other workforce models that have direct contact with people in healthcare settings (Community Health Workers, Community Health Nurses, Nurse Practitioners, Physician Assistants etc)
- Integrated healthcare models can help improve the overall health of the population, but we need to improve the oral health infrastructure in Nevada to be able to assess the need and to see if the need is being met by the ACA
- Efforts are being made within the Division of Health Care Financing and Public Policy to assess which providers are accepting new patients and which are providing care. Medicaid staff is randomly calling offices. Medicaid also has a Clinical Steering Committee to provide feedback regarding case loads, payment structure and safeguards such as follow up protocols.
- Medicaid panels are no longer closed for dental providers. Applications are reviewed based on number of dentists per zip code. This should help with some of the barriers that existed in the past.
- Dental Public Health Residency training: UNLV School of Dental Medicine is working on the accreditation document. If approved, first class can start as soon as Fall 2016.

Medicaid enrollment figures (Nevada):

- As of November 2014: there were 557,621 recipients (Welfare and Support Services)
- 2013: only 200,000 recipients