



Connecticut's Health Insurance Marketplace

**National Oral Health Conference:
ACA Dental Implementation in
Connecticut**

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POLICY IMPLICATIONS

Stand-Alone Dental (SADP) vs. Embedded: 2014

- **Connecticut Insurance Department limitations**

- Required embedded dental
 - would not certify plan designs otherwise
- Concerned about oversight and monitoring

- **Compliance concerns**

- No verification required according to CMS but Exchange must ensure adequate access to dental
- How do you ensure people enroll?
- How do you ensure children stay enrolled?
- How do you coordinate APTCs correctly?

- **Current Platform limitations**

- Stand-Alone Dental Plans are offered
- links are widely accessible and prominently displayed, but no shopping experience

Stand-Alone Dental (SADP) vs. Embedded: 2015

- **Creation of a Stand-alone Dental Shopping Experience**

- Working with vendor to build out a shopping experience that will be linked to the medical enrollment process
- Will allow AHCT to track SADP uptake and better represent the benefits of a SADP (where applicable) for children and families

- **Cost concerns**

- Actuary pricing estimates embedded dental at 1-2% of premium
 - \$6 pmpm on a \$300 pmpm policy vs. \$30 for low option or \$38 for high option
 - Benefit of prices spread across all beneficiaries
- Coordination with Adv. Premium Tax Credits

- **Continuing Conn. Ins. Dept. Concerns**

- Verbal comments to AHCT and CMS of an intent to require carriers outside AHCT to embed
- Concerned about assurances that children have such coverage and retain it

- **Regulatory Constraints**

- 45 CFR §155.1065 vs. state and federal certification standards (Subpart K)
- Rating factors (embedded vs. SADP)
- Proposing to AHCT Board to embed in standard plans but allow carrier choice for the up to 3 non-standard plan options

WEB PORTAL

An Improved Dental Shopping Experience

- **What will be changing?**

- Allow for SADP shopping just like for medical QHPs
- Will allow comparison of embedded pediatric benefits vs. SADPs and across SADPs to allow parents/caregivers to make informed choices
- Will allow AHCT to track dental enrollment and demographics
- Working on coordination of SADP shopping platform with medical QHP platform for premium assistance programs

- **Standard Plan Offerings**

- Standard High Option + up to 3 non-standard offerings
- Up to 3 non-standard Low Option offerings

Shopping Screen: Initial Plan Selection

Dental

Please select the plan and dependent coverage that best meets your needs. You can compare these plans side by side to help with your decision.

1 Plan Selection

No plan selected

Select who to cover with this plan [+ Add Dependents](#)

1 Jane Sample Employee Joe Sample Spouse

2 Carrier Plan Name Carrier Name \$56.88 per month
View plan details → Family Unit
Carrier LOGO
PPO
Co-insurance: 20%

3 The Basic Dental plan is our most popular plan with access to our broad network of dentists.

Pick this Plan **4** Compare (select up to 3 plans)

Carrier Plan Name Carrier Name \$147.00 per month
View plan details → Family Unit
Carrier LOGO
PPO
Co-insurance: 5%

1) The consumer can elect to cover him/herself and dependents.

2) The consumer can drill down into plan design details.

3) Plan highlights can be incorporated to market plans.

4) The consumer can compare plans side by side.

Shopping Screen: Comparison

Your Plans	Carrier Plan Name Carrier LOGO Product Type	Carrier Plan Name Carrier LOGO Product Type	Side-by-Side Plan Comparisons: 1) Links to in-network dentists can be included. 2) Plan documents can be attached. 3) Dozens of plan design details can be displayed.
	Select Plan	Select Plan	
Plan Highlights	The Basic Dental plan is our most popular plan with access to our broad network of dentists.	The Standard Dental Plan delivers savings, convenience, and service.	
Plan Links	1 Find a Dentist	Find a Dentist	
Plan Documents	2 Summary of Benefits	Summary of Benefits	
▼ Coverage Level			
Please Note	Coverage begins day one	Only regular cleanings covered during first year enrolled in plan	
▼ Plan Information			
Customer Service Hours of Operation	9:00 am - 5:00 PM ET M-F	8:00 am - 6:00 pm ET M-F	
▼ Preventive Care	3		
Coverage	Adults - 1 annual cleaning, Children - 2 annual cleanings	2 annual cleanings	
▼ Minor Restorative			
Coverage	Fillings covered at 90%	Fillings covered at 80%	
▼ Orthodontia			
Coverage	No Orthodontia coverage	Orthodontia covered at 50% for dependents under 18, not covered for adults	
▼ Co-Insurance			
Preventive	Covered at 100% after \$50 annual deductible is met	Covered 100%	
Basic	Covered at 90% after \$50 annual deductible is met	Covered 90%	
Major	Covered at 70% after \$50 annual deductible is met	Covered 80%	