

COFA Dental Advisory Group

Dental Plan Overview

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Dental Coverage Options

- Oregon Health Plan (OHP)
- Commercial coverage through Marketplace plans
- Commercial coverage outside the Marketplace

OHP Dental Coverage

- No cost to enrollees
- Standardized benefits
- Benefits limited to those most likely to increase or maintain oral health
- Benefits provided by CCOs, dental-only managed care providers, or fee for service (FFS) providers

Adult Dental Benefits Covered by the Oregon Health Plan (OHP)

Service	Coverage and Limitations
Comprehensive Dental Exam	✓ once a year
X-rays	✓
Routine Cleanings	✓
Professionally-Applied Fluoride	✓ once a year or up to 4 if “high risk”
Sealants	X
Fillings	✓
Crowns	X
Root Canals	✓ anterior teeth and bicuspid
	X 1 st molars
	X 2 nd molars
Scaling and Root Planing (a periodontal disease treatment)	✓ once every 3 years
Extractions	✓
Orthodontics	X
First Full Upper or Lower Denture	✓ <u>only</u> if last tooth in the jaw was removed within last 6 months
First Partial Upper or Lower Denture	✓ <u>only</u> if missing 1+ front or 6+ back teeth, and wisdom teeth don’t count
Replace Partial Denture	✓ once every 10 years if needed
Replace Full Denture	X
Denture Adjustments, Repairs, Rebases, and Relines	✓ (with substantial frequency limits)
Interim Partial Denture (“Flipper”)	✓ if missing 1+ front teeth; replacement every 5 years

Stand Alone Dental Plan (SADP) Coverage

- Generally covers the same benefits as OHP, with some additional benefits
- No standard benefits for adults
- Costs and limitations can vary widely
 - Waiting periods before coverage
 - Waiting periods between treatments

Example of Variance in Cost and Limitations in SADPs

Benefit	Copay/Coinsurance	Limitations
Root canal	50%	1 x 36 months
Root canal	\$350	Anterior
	\$200 copay for anterior tooth	
	\$300 copay for bicuspid tooth	
Root canal	\$400 copay for molar	None
Root canal	85% after deductible	None
Root canal	50%	Limited to adult enrollees who have been enrolled in the policy for 12 consecutive months
Root canal	50%	Limited to adult enrollees who have been enrolled in the policy for 12 consecutive months
Root canal	20%	None

Differences in Out of Pocket Charges Between SADPs and QHPs

- Maximum Out of Pocket vs Annual Maximum
- Copay and Coinsurance Amounts
- Number of services received per visit

Enrollment and Billing Differences Between OHP and SADPs

- OHP
 - Enrollment coordinated between Marketplace and OHA
 - Billing coordinated between Marketplace and OHA
 - Covered benefits set by OHA

Enrollment and Billing Differences Between OHP and SADPs, Continued

- SADPs
 - Enrollment through healthcare.gov or directly through the carrier
 - Premium billing between carrier and Marketplace
 - Services billing between provider and enrollee; reimbursement between enrollee and Marketplace
 - Reimbursable benefits set by Marketplace

Proposed Next Steps

- Marketplace and OHA discuss logistics and costs of providing dental coverage through OHP
- Marketplace will choose SADP that most closely mirrors OHP benefits for the lowest cost and calculate estimated costs
- Committee will discuss both coverage paths at next meeting and decide which one makes the most sense

Thank you

