

Dental Coverage Options Through HealthCare.gov

DEFINITIONS

Silver Embedded Plans: silver actuarial value medical plans that cover child dental services

High Actuarial Value (High AV) and Low Actuarial Value (Low AV): the percentage of total average costs for covered benefits that a plan will cover

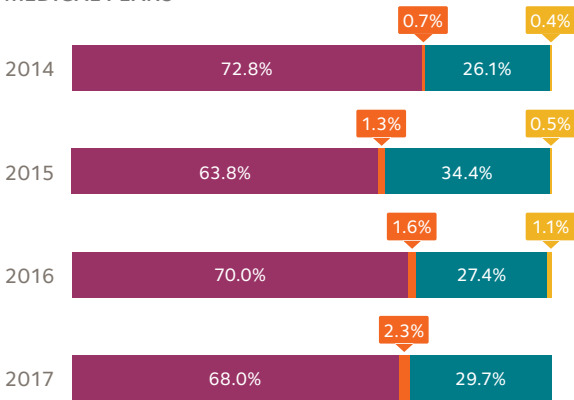
SADPs: stand-alone dental plans

FDC: first dollar coverage, or a plan that covers 100% of the cost of preventive child dental services

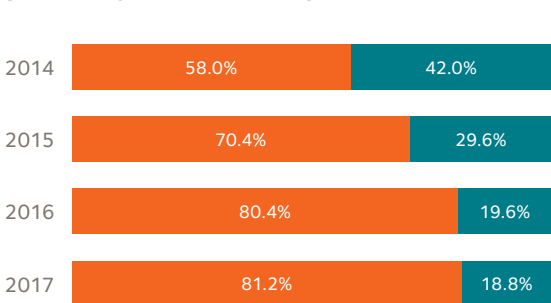
DENTAL COVERAGE AVAILABLE WITHIN HEALTHCARE.GOV

■ NONE ■ FAMILY ■ CHILD ■ ADULT

MEDICAL PLANS

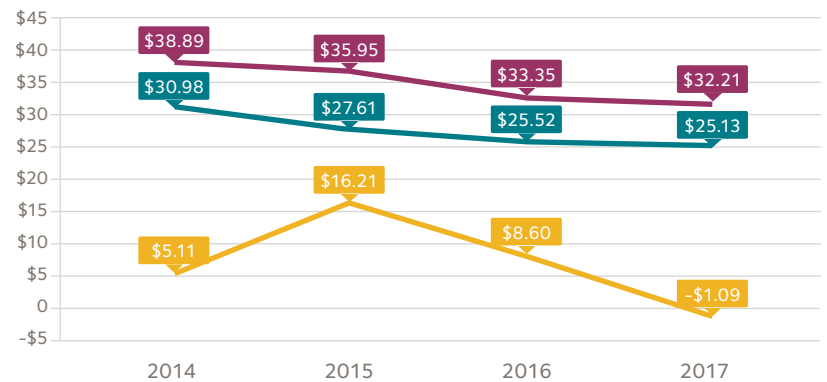


STAND-ALONE DENTAL PLANS



AVERAGE MONTHLY PREMIUM FOR CHILD DENTAL COVERAGE

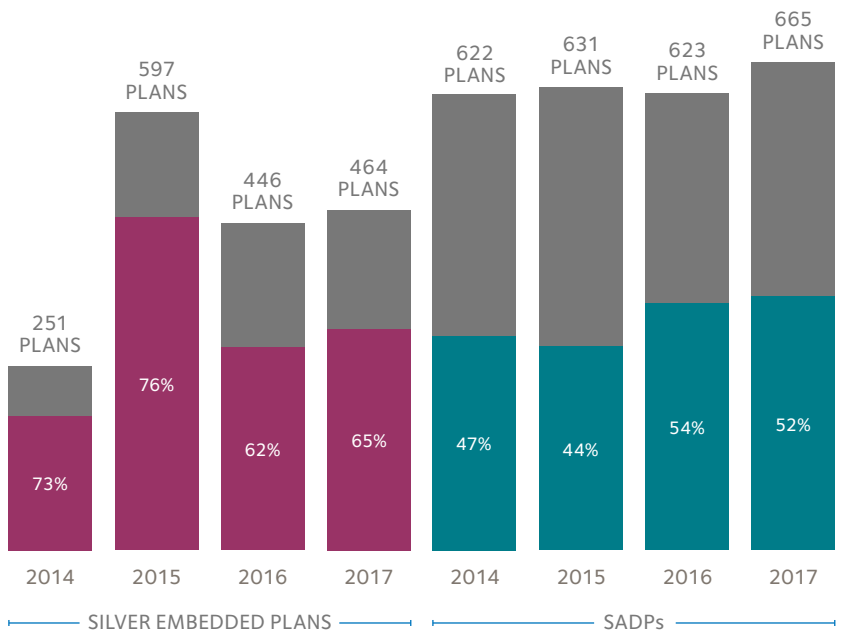
■ HIGH AV SADP ■ LOW AV SADP ■ SILVER EMBEDDED PLANS



SILVER EMBEDDED PLANS ARE MORE LIKELY THAN SADPs TO PROVIDE

first dollar coverage of child preventive dental services. In 2017, 65% of silver embedded plans provide FDC for child preventive services compared to 51% of SADPs.

■ PLANS INCLUDE FDC FOR PREVENTIVE SERVICES
■ PLANS DO NOT INCLUDE FDC FOR PREVENTIVE SERVICES



Sources: HPI analysis of data from the 2014, 2015, 2016, and 2017 Federally-Facilitated Marketplace and select 2014 and 2015 SBMs. Data from 2014 collected from Yarbrough C, Vujicic M, Nasseh K. Health Insurance Marketplaces Offer a Variety of Dental Benefit Options, but Information Availability is an Issue. *Health Policy Institute Research Brief*. American Dental Association. March 2014. Data from 2015 collected from Yarbrough C, Vujicic M, Nasseh K. More dental benefits options in 2015 Health Insurance Marketplaces. *Health Policy Institute Research Brief*. American Dental Association. February 2015.