



NEWS RELEASE

For Immediate Release

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Health Care Reform Law Could Improve Children's Oral Health

Oral Health Seen as Vital to Overall Health

OAK BROOK, Ill (March 30, 2010) – With the passage of the Patient Protection and Affordable Care Act and its corresponding reconciliation bill, uninsured children are one step closer to getting needed oral health care.

“We applaud the president and Congress for addressing the oral health needs of children,” said Kim E. Volk, president and CEO of the Delta Dental Plans Association, the nation’s largest provider of dental benefits. “Children’s dental benefits will thankfully be part of the essential benefits package in 2014 under this legislation,” said Volk. “This should translate into millions of children gaining access to professional dental care, with an emphasis on prevention.”

The addition of pediatric dental coverage under health reform acknowledges the connection of oral health to overall health. In effect, children’s dental services will be required to be offered through state health insurance exchanges. Additionally, the legislation recognizes the special value of stand-alone dental plans by allowing those seeking coverage through an exchange to purchase their children’s dental benefits separately from dental carriers, such as Delta Dental, that have decades of experience designing and administering dental plans.

Given a choice, most employers purchase dental insurance from a stand-alone dental carrier, and many individuals likewise prefer dental benefits offered by specialty carriers

that focus on dental. Allowing people to select stand-alone dental coverage ensures transparency and is consistent with the current market, where about 97 percent of dental coverage is provided through policies that are separate from medical plans.

In future years, as the new essential benefits requirements are applied outside of insurance exchanges, refinements will need to be made to ensure that stand-alone dental plans will continue to be available alongside medical plans. Failure to make these clarifications could result in an unnecessary disruption of dental coverage for millions of families.

“We will continue working with the administration and with regulators to ensure that families have access to cost-effective, scientifically-proven benefit plan designs,” said Volk. “We process more than 81 million dental claims each year, so we have a pretty good idea about what works,” Volk said.

The Delta Dental Plans Association (www.deltadental.com) based in Oak Brook, Ill., represents a network of independent dental service corporations specializing in providing dental benefits programs to 54 million Americans in more than 89,000 employee groups throughout the country.

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