

What Will Health Care Reform Mean to You?

When it comes to the full implementation of health care reform legislation, at this point there seem to be more questions than answers. However, there are a few things we do know. For instance, when it comes to dental benefits, we know that access to some level of dental coverage for children will be nearly universal. As of 2014 most Americans and legal residents will be required to have dental coverage for their children or else pay a penalty. Individuals and small businesses will have access to pediatric dental plans through newly developed insurance exchanges and those individuals meeting certain income requirements will have access to subsidies.

Thankfully, Congress recognized the value of stand-alone dental coverage by allowing carriers that specialize in dental benefits to offer the pediatric coverage on the exchanges. Had they not made provision for stand-alone carriers, parents would have had no choice but to bundle their children's dental benefits with a medical plan, even if the children had already enjoyed coverage through a stand-alone dental family plan. Clearly, Congress saw the value in not disrupting family coverage and recognized that when it comes to health insurance, dental is different. There's a reason why 97 percent of dental policies are written separately from medical. The preventive nature of dental benefits coupled with flexible plan designs have served to contain costs at a level that has not been possible for medical carriers.

As the details of health care reform begin to roll out, and as you evaluate the best options for your small group and individual clients, whether you are helping them make decisions inside an exchange or outside, keep a few things in mind.

First, remember, there is a reason why the vast majority of dental plans are written separately from medical. The advantages of accessing dental coverage from a stand-alone dental benefits expert like Delta Dental will not change post-health care reform. Individuals and small group employees may not be aware of these advantages (larger network size, dental expertise, superior customer service, etc.). If they don't have access to savvy HR professionals, your role could become that much more important.

Second, help them compare apples to apples. If they are adding pediatric dental coverage for the first time and they are considering bundling their medical and dental benefits, make sure they know what they are paying for the dental portion of their coverage. If the product is not priced separately, why isn't it? Also, help



them understand the differences in the networks. No one has a larger national network than Delta Dental. When it comes to convenience and out-of-pocket savings for your clients, network size matters.

Finally, at the time of this writing no one knows what the required pediatric dental benefit will look like. Additionally, no one knows how the market reforms directed at medical plans will affect the costs of those plans. It is not inconceivable that consumers could pass on the subsidized offerings inside an exchange preferring other products being offered outside the exchange. Who knows? Again, **the consultative functions that brokers/agents have performed for so long may never have been more important than now.**

Please know that Delta Dental is following every step of the health care reform implementation process, from the development of exchanges to the formulation of plan designs. Far from sitting back and waiting to respond to future regulations, we are working to share the knowledge we have gained from scientific and business perspectives. We process more than 81 million dental claims a year, and we're happy to share what we have learned from that unparalleled experience.