

# Insights on how dental benefits will be impacted by Health Care Reform

The Affordable Care Act (ACA) brings sweeping changes to benefits for small employers with 50 or fewer lives, including their dental benefits.

## Essential Health Benefits (EHB) must include pediatric services, including oral and vision

"Qualified" health plans for small groups must include 10 Essential Health Benefits in order to be deemed compliant.

One of the Essential Health Benefits includes pediatric oral care for children up to age 19.\*

\*Age limit varies by state.



### DID YOU KNOW?

The pediatric oral care EHB requirement can be fulfilled on and off exchange by a stand-alone dental plan.

EHB requirements for pediatric oral care include:

- Separate, "reasonable" OOP maximum per child for stand-alone dental plans (federal is set at \$700, states can set OOP max up to \$1,000)
- Must include medically necessary orthodontia

Medical carriers can exclude pediatric oral care from the list of EHBs, as long as there is an exchange-certified dental plan covering the requirements.

*This means that your clients can still rely on the quality dental products and services from Guardian while remaining compliant with reform.*

## Introduction of new online benefits marketplaces (exchanges)

Medical and dental benefits are available through online exchanges operated by states or the federal government. There are two types of exchanges:

**American Health Benefits Exchange (AHBE)** for individuals without group coverage

**Small Business Health Options Program (SHOP)** for small businesses and their employees



### DID YOU KNOW?

There is a small-business tax credit designed to encourage small employers to offer medical coverage through the public SHOP exchange.

This credit is available to employers with fewer than 25 employees and average annual wages of less than \$50,000.

The full credit, which can be up to 50% of the employer's contribution toward the employee's health insurance premium, is available to employers with 10 or fewer employees and average annual wages of less than \$25,000.

The credit decreases as firm size and average annual wages increase.

Guardian is here to help you navigate Health Care Reform.

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