Starting in 2014, "qualified" health plans in the small group market must cover 10 Essential Health Benefits ("EHBs") in order to be deemed compliant with the Affordable Care Act. One of the EHBs includes pediatric oral care for members up to age 19.

Guardian® in sync Dental

A closer look at Pediatric Oral Care Essential Health Benefits

Different providers may not offer the same benefits.

While in most states the pediatric oral care EHB can be provided through a stand-alone dental plan, employers may choose to have their medical plan provide all of their Essential Health Benefits.

The benefits and network offered may vary by carrier and by state and some may be more comprehensive than others. It's important to understand what benefits are covered and at what level. It is also important to see if your employee's dentists are in the network to ensure the entire family's dental benefit needs are met and there is no disruption.

HERE ARE SOME TIPS ON WHAT TO LOOK FOR:

Covered benefits

When the pediatric dental benefit is part of a medical plan, a member may end up paying more out-of-pocket costs for their dental services than when the pediatric dental benefit is included in a stand-alone dental plan.

While the benefit design could appear to provide similar coverage, the benefit payment could be subject to the member first meeting the medical deductible and/or the medical out-of-pocket maximum. Don't assume that all pediatric dental benefits are the same. Pay close attention.

Coinsurance levels

Will the member end up paying more out of pocket for pediatric dental services in the medical plan than in the stand-alone dental plan?

Look closely at the coinsurance levels. Compare the coinsurance levels and what is covered in each tier of service.

Deductibles

Will the member have to meet the medical deductible before dental benefits beyond preventive services are covered?

Look closely at the plan deductible. Check to see if the pediatric dental benefits are subject to the medical deductible

Out-of-pocket maximum

When pediatric dental benefits are included within a medical plan, a member will likely have to meet the medical policy out-of-pocket maximum before the pediatric dental services are paid at 100%.

Keeping the out-of-pocket maximum for pediatric dental EHBs separate ensures that your employees will be able to realize the full benefit of their dental plan without having to meet a medical OOP, which is usually much higher.

Contact your Guardian Group Sales Representative today

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