

THE AFFORDABLE CARE ACT

Since 2014, the Affordable Care Act (ACA) has helped make health insurance coverage accessible to millions of people. Twenty million more Americans, including 100,000 Kansans, now have health care coverage through the ACA.

The Health Insurance Marketplace is an online price comparison website where consumers can purchase health insurance. The Marketplace is open during each year's annual open enrollment period in the fall. Open enrollment is the only time people can apply for cost assistance, enroll in a plan, or switch plans without qualifying for a special enrollment period.

Navigators

Navigators are individuals or organizations that are trained and able to help consumers, small businesses, and their employees as they look for health coverage options through the Affordable Care Act Marketplace, including completing eligibility and enrollment forms. Their services are free to consumers.

Navigators in Kansas can be found at safety-net clinics, Area Agencies on Aging, hospitals, health departments, and other community

How is dental coverage offered in the Marketplace?

The ACA requires that pediatric dental coverage be offered on the marketplace either as part of a qualified health plan (QHP) which combines medical and dental coverage or as a stand-alone dental plan sold separately. This means that any child or adolescent (ages 0-18) enrolling in health coverage on the marketplace is also eligible to enroll in dental coverage.

In nearly all counties in Kansas there is at least one combined health plan that includes pediatric dental coverage. In addition to medical plans that include pediatric dental

organizations. Cover Kansas has the most current list of Navigators in the state. Consumers can enter their zip code on www.coverks.org to find the Navigator nearest them.

Consumers who do not have access to a computer can call 211 and ask for a Navigator location. The person answering the phone will use the website and the caller's zip code to locate a Navigator. ■

coverage, families have the option to purchase their children's health and dental coverage through separate plans. These stand-alone dental plans may also allow adults to purchase dental coverage for themselves at an additional monthly premium.

Are families required to purchase dental insurance for their children through the Marketplace?

Families enrolling their children in a medical plan that does not include dental insurance are not currently required to enroll them in a dental plan.

What services are covered?

Any plan offering pediatric dental coverage must cover preventive and restorative services including cleanings, fluoride treatments, dental sealants, x-rays, and fillings. Orthodontic services like braces are typically only covered when medically necessary. The full list of covered services is available at: <https://www.insurekidsnow.gov/coverage/ks/index.html>.

Are you eligible for cost assistance?

When buying health insurance through the marketplace, a family may be able to get financial assistance to help pay their monthly premiums. The amount of financial assistance available will depend on the household income.



Families can use this assistance to help pay for any health plan in the marketplace, and get the same amount of assistance no matter which health plan they buy. If families get enough assistance to cover the full premium for a health plan and still have money left over, they can use that money to pay for a separate children's dental plan. However, they cannot get financial assistance if they are buying just a separate dental plan.

To compare dental plans in the Marketplace and find details about each plan's costs, copayments, deductibles, and services covered visit: <https://www.healthcare.gov>. For additional information regarding dental benefits in the marketplace, contact Oral Health Kansas at info@oralhealthkansas.org or visit the Children's Dental Health Project at www.cdhp.org. ■

Coming Together to Create Change: The Oral Health 2020 Network

Kansas Oral Health Connections is a part of a national network called Oral Health 2020. As members of the Oral Health 2020 network, we believe that communities thrive because oral health is valued as essential to wellbeing and that equitable opportunities ensure that everyone realizes their full potential.

As a part of the national Oral Health 2020 network, we are working with colleagues across the country to accomplish these goals:

Goal 1: Eradicate dental disease in children.

- With the closing of disparity gaps, 85% of children reach age 5 without a cavity

Goal 2: Incorporate oral health into the primary education system.

- The 10 largest school districts have incorporated oral health into their systems

Goal 3: Include an adult dental benefit in publicly funded health coverage.

- At least 30 states have an extensive Medicaid adult dental benefit.
- Medicare includes an extensive dental benefit.

Goal 4: Build a comprehensive national oral health measurement system

- A national and state-based oral health measurement system is in place

Goal 5: Integrate oral health into person-centered healthcare.

- Oral health is integrating into at least 50% of emerging person-centered care models.

Goal 6: Improve the public perception of the value of oral health to overall health.

- Oral health is increasingly included in health dialogue and public policy.