

Covered California Plans to Offer Expanded Dental Services for Children and New Coverage for Adults

Pediatric Dental Care Embedded in Standard Plans for 2015; Also New in 2015 Are Optional Family Dental Plans That Will Offer Coverage for Adults

SACRAMENTO, Calif. — Covered California is offering new family dental plans to consumers who enroll in health insurance coverage in 2015. Additionally, all individual health insurance plans sold through the Covered California exchange will include pediatric dental benefits for members younger than 19.

“This is great news for families and children, because all children enrolled in Covered California will have dental coverage embedded in their comprehensive health plan,” Covered California Executive Director Peter V. Lee said. “They will be getting better coverage and more for their money.”

Additionally, Lee said, the family dental plan will offer adults the option of receiving dental coverage outside the general health plans at an additional cost. Some consumers also may be drawn to family dental plans if a provider they prefer for their child is not offered in their embedded coverage.

The optional stand-alone family dental plans, which offer coverage for adults, will not be available at the beginning of open enrollment, which starts Nov. 15, but are planned to be added in early 2015. Covered California will offer both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans, giving consumers a choice in the type of plan that will work best for them. There is no financial assistance available for the optional adult dental benefits.

Lee emphasized that there is no requirement to enroll children in a family dental plan. The family dental plan is optional and is primarily intended to offer affordable dental coverage to adults that was not available in 2014. Families should consider that adding their children to a family dental plan will result in an extra cost for the same dental services they already receive in their standard health insurance plan. The most likely reason to enroll a child in the family dental plan is if a dental provider they prefer for their child is not offered through their embedded coverage.

Covered California is notifying enrollees to explain the availability of pediatric dental benefits in its health insurance plans, as well as to explain the newly available family dental plans that include dental benefits for adults.

Below is a list of the pediatric dental coverage embedded with Covered California's health insurance plans.

Health Insurance Plan Selected	Pediatric Dental Coverage Embedded into Health Insurance Plan
Anthem Blue Cross of California	Anthem Blue Cross
Blue Shield of California	Blue Shield of California
Chinese Community Health Plan	Delta Dental of California
Health Net	Dental Benefit Providers
Kaiser Permanente	Delta Dental of California
L.A. Care Health Plan	Liberty Dental Plan
Molina Healthcare	California Dental Network
Sharp Health Plan	Access Dental Plan
Valley Health Plan	Liberty Dental Plan
Western Health Advantage	Premier Access

Family dental plans are offered from the companies listed below.

Optional Family Dental Plans
Access Dental Plan
Anthem Blue Cross
Blue Shield of California
Delta Dental of California
Dental Health Services
Premier Access

A booklet containing more information about the new family dental plans is available online at

www.CoveredCA.com/coverage-basics/plans/.

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