



Connecticut's Health Insurance Marketplace

Stand-Alone Dental

May 28, 2014

Stand-Alone Dental Plans (SADPs) - 2015

- Standard Plan “Out-of-Network” Cost Sharing
- “Off Exchange” Certification of SADPs

AHCT 2015 SADP Standard Plan

Plan Overview	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Deductible <i>(Does not apply to Preventive & Diagnostic Services for In-Network Services)</i>	\$60 per member, up to 3 family members	\$60 per member, up to 3 family members
Out-of-Pocket Maximum <i>for children under age 19 only</i> For one child Two or more children	\$350 \$700	Not Applicable
Diagnostic Services		
Oral Exams <i>twice per year</i>	\$0	20% after OON deductible is met
X-Rays		
Periapicals <i>four per year</i>		
Biting Radiographs <i>once every year</i>		
Panoramic or Complete Series <i>once every three years</i>		
Preventive Services		
Cleanings <i>twice per year</i>	\$0	20% after OON deductible is met
Periodontal Scaling and Root Planing		
Periodontal Maintenance <i>once every 3 months following periodontic surgery</i>		
Fluoride <i>twice per year, under age 19</i>		
Sealants <i>for children under 19</i>		
Basic Services		
Filings	20% after INET deductible is met	40% after OON deductible is met
Simple Extractions		
Major Services		
Surgical Extractions	40% after INET deductible is met	50% after OON deductible is met
Endodontic Therapy (i.e. Root Canal Treatment)		
Periodontal Therapy		
Crowns and Cast Restorations		
Prostodontics (Complete and Partial Dentures; Fixed Bridgework)		
Other Services (for children under age 19)		
Medically-Necessary Orthodontic Services	50% after INET deductible is met	50% after OON deductible is met
Waiting Periods and Plan Maximums (for adults aged 19 and older only)		
Applicable Waiting Period for Benefit		
Diagnostic and Preventive Services	no waiting period	
Basic Services	6 months	
Major Services	12 months	
Plan Maximum	\$2,000 per adult member age 19 and over (combined In-Network and Out-of-Network Services)	

Out-of-Network Member Cost Sharing:

- \$60 deductible (separate from in-network) up to 3x family limit
- There is no out-of-pocket maximum for children under age 19
- Diagnostic & Preventive: 20% coinsurance after deductible
- Basic Services: 40% coinsurance after deductible
- Major Services: 50% coinsurance after deductible
- Other Services: 50% coinsurance after deductible for medically necessary orthodontic services for children under age 19

“Off-Exchange” Certification of SADPs

- AHCT received requests from National Association of Dental Plans and Stand-Alone Dental Issuers to certify “Off-Exchange” Dental Plans
 - Regulations require an individual or family to be offered coverage of all ten categories of EHB when obtaining “off-exchange” coverage, either through:
 - one policy, or
 - combination of a medical policy and an Exchange-certified stand-alone dental plan
 - SADP would have to be ‘Exchange-Certified’ to ensure that it covers the pediatric dental EHB
 - Certification provides an avenue for medical issuers of plans without embedded pediatric dental to be ‘reasonably assured’ that the “Off-Exchange” SADP offered is:
 - ‘Exchange-certified’, and
 - compliant in offering full EHB coverage with a combined medical/stand-alone dental plan
- AHCT will perform this function
 - SADP Issuer choice to submit “Off-Exchange” SADPs for certification
 - Connecticut Insurance Department (CID) performs rate and form filing reviews
 - AHCT will ensure that certain components of certification are met