

Basic Health Could Improve Dental Coverage in Oregon

Should Oregon enact a Basic Health Program, more than 87,000 low-income adults could gain access to dental insurance coverage they currently lack.¹ Oregonians without such insurance struggle to obtain necessary dental care and endure costly health problems.² Without a Basic Health Program, many low-income adults in Oregon who don't have health insurance through work will continue to struggle to afford mandated health insurance, let alone dental coverage, which adds to the cost.

Presently, for low-income adults whose income is too high for the Oregon Health Plan, Oregon's health insurance marketplace offers the best deal on insurance. In the marketplace, low-income adults — those earning between 138 and 200 percent of the federal poverty line — qualify for generous federal premium subsidies. But even with those subsidies, the cost of the insurance will remain out of reach for many of these adults.³

Even if they could stretch their budgets to buy marketplace coverage, low-income adults are unlikely to have dental benefits because most health plans do not include those services for adults. Federal rules bar plans from including routine adult dental services in a package of “essential health benefits.”⁴ Medical plans offering supplemental dental coverage, and dental-only plans, necessarily involve additional costs — an expense that federal premium subsidies cannot offset.⁵ Indeed, enrollment records show few Oregonians have signed up for a dental-only plan.⁶

Basic Health is an option under the Affordable Care Act for states to cover non-elderly, low-income adults not eligible for Medicaid. Basic Health would not only provide more affordable health coverage than the marketplace, it would likely include dental benefits.⁷

Why is it likely that Basic Health would include adult dental services? It is likely because it makes sense for Oregon to pattern Basic Health benefits after the Oregon Health Plan, given that OHP is designed to promote cost-effective disease prevention and treatment, with the needs of low-income Oregonians in mind.⁸ The Oregon Health Plan covers both routine and emergency dental services for adults.⁹

What Dental Package Would Best Serve Low-Income Adult Oregonians?	
Cover Oregon “essential health benefits” package	Basic Health package patterned after the Oregon Health Plan
<ul style="list-style-type: none"> No dental services for adults Supplemental adult dental insurance involves additional costs 	<ul style="list-style-type: none"> Basic services — cleaning, fluoride varnish, fillings and extractions Urgent and immediate treatment Crowns for pregnant women

That Basic Health could offer dental coverage to tens of thousands of low-income adults in Oregon is good news, considering the importance of adult oral health to general health and well-being. The consequences of poor oral health, which include pain, infection and tooth loss, are

linked to other chronic health conditions, such as heart disease.¹⁰ Poor dental health is also responsible for missed work, and it hinders employment opportunities.¹¹

Conclusion

Many low-income adults in Oregon go without dental coverage under the current health insurance structure. The fact that Basic Health could fill this coverage gap by offering affordable health insurance that includes dental benefits for adults is another reason why Basic Health is a promising option for Oregon.

Endnotes

¹ Over 87,000 Oregonians are expected to be eligible for a Basic Health Program. *Basic Health Program Study for Oregon*, Presentation to Advisory Group, Wakely Consulting Group and The Urban Institute, July 22, 2014.

² Sun, Benjamin, Donald L. Chi, *Emergency Department Visits for Non-Traumatic Dental Problems in Oregon State*, March 17, 2014. Available at http://www.ocpp.org/media/uploads/documents/2014/SunB_OHSU_ERVisitsDentalProblemsOregon20140317.pdf

³ *Uninsured Despite the Mandate*, Oregon Center for Public Policy, January 27, 2014.

⁴ Code of Federal Regulations, 45 CFR 156.115(d).

⁵ Adult dental services can be included as a supplemental benefit or offered in a stand-alone plan. Since these benefits cannot substitute for any of the required essential health benefits, their inclusion would add to a plan's cost. Federal premium subsidies cannot offset costs of covered services outside those defined as essential health benefits (Patient Protection and Affordable Care Act 2010, Section 1401/36B IRC (b)(3)(D)). OCPP review of Cover Oregon plans on July 2, 2014 found premiums for stand-alone dental plans ranging from \$14.25 to \$64.47 per month.

⁶ As of August 25, 2014, 78,714 Oregonians were signed up for medical coverage through Cover Oregon, while 14,299 were signed up for stand-alone dental coverage. These numbers are net enrollments, taking into account cancellations and terminations. Based on these numbers, stand-alone dental plan enrollment is 18 percent of medical plan enrollment. The data does not distinguish adult and child enrollees and represents enrollments of all income levels.

⁷ *The Basics of the Basic Health Program: How "Basic Health" Could Strengthen Oregon's Health Reform Efforts*, Oregon Center for Public Policy, March 4, 2013.

⁸ *Trends in Oregon's Health Care Market and The Oregon Health Plan*, A Report to the 75th Legislative Assembly, Office of Oregon Health Policy and Research, February 2009, pp. 23-24. Available at http://www.oregon.gov/oha/OHPR/RSCH/docs/Trends/2007_LegisTrendsReport.pdf. Also, DiPrete, Bob and Darren Coffman, *A Brief History of Health Services Prioritization in Oregon*, March 2007. Available at <http://www.oregon.gov/oha/OHPR/HSC/docs/prioritizationhistory.pdf>.

⁹ When created by the Oregon legislature in 1991, Oregon Health Plan's Basic benefits package included preventive dental services for adults. In 2003, these benefits changed when the legislature created the Oregon Health Plan Standard plan, which included urgent dental services only. As of January 2014, covered services for adults mirror the more comprehensive OHP Plus package, which includes routine and urgent dental services. *Your Oregon Health Plan benefits*, Oregon Department of Medical Assistance Programs, revised March 2014. Available at <http://www.ocpp.org/media/uploads/documents/2014/DMAPYourOregonHealthPlanbenefitsrev201403.pdf>.

¹⁰ *Oral Health*. United States Department of Health and Human Services. Available at <http://www.healthypeople.gov/2020/LHI/oralHealth.aspx?tab=overview>.

¹¹ *Oral Health for Adults*, Centers for Disease Control and Prevention. Available at http://www.cdc.gov/OralHealth/publications/factsheets/adult_oral_health/adults.htm. Glied, Sherry and Matthew Neidell, *The Economic Value of Teeth*, The Journal of Human Resources, March 1, 2010; Willis, Mary and Cynthia Willis Esqueda, *Social Perceptions of Individuals Missing Upper Front Teeth*, Perceptual and Motor Skills, volume 106, pp. 423-435, 2008.