



# PRESS RELEASE

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## **COVERED CALIFORNIA ROLLS OUT PLANS FOR CHILDREN'S DENTAL COVERAGE**

*More Children Will Have Access to Improved Care Through  
a Diverse Choice of Plans, Products and Premiums*

SACRAMENTO, Calif. — Covered California™ announced its selection of pediatric dental health plans, ensuring that California children up to 19 years old will get expanded opportunities for better dental health.

With its release of these plans and rates, Covered California took another step toward fulfilling the mandates of the historic federal health care reform law, the Patient Protection and Affordable Care Act, aimed at closing the health insurance gap for millions of Americans.

“These plans dovetail with our mission to make sure every person in the state — and particularly our youngest and most vulnerable — get improved health care,” said Covered California Executive Director Peter V. Lee.

The six selected companies are, Anthem Dental, Blue Shield of California, Delta Dental of California, Health Net Dental, LIBERTY Dental Plan and Premier Access Dental. The products include stand-alone plans, and all can be bundled with health insurance for a single premium.

Nine stand-alone plans are being offered by five issuers, while Health Net Dental is available only in a bundled option.

Three different product types are available, depending on where the child lives: dental health maintenance organizations (DHMOs), dental preferred provider organizations (DPPOs) and dental exclusive provider organizations (DEPOs). Like Covered California's health insurance plans, the pediatric dental plans underwent a rigorous screening and competitive bidding process and had to balance access to providers with affordable premiums to qualify.

(more)

The dental plans feature a diverse mix of large, multistate insurers and smaller, locally based companies. Stand-alone plan premiums range from less than \$10 a month for an HMO plan in some areas to about \$30 a month for a DPPO.

“Purchase of the pediatric dental benefit is not required. However, the plans offer comprehensive child dental coverage, particularly important for consumers of child-only coverage and family plans,” Lee said. “Dental care is a vital component of overall health, and especially critical for our state’s children. Access to dental services as a youngster means better health, both for children and as they get older.”

Covered California dental benefit plans feature standard copayments, deductibles and coinsurance requirements. Unlike Covered California’s health insurance plans, dental plans are not designated by metal levels, but come in two actuarial value options: 85 percent, which features higher premiums but lower average out-of-pocket costs; and a 70-percent value plan, with lower premiums and higher average out-of-pocket costs.

### **About Covered California**

California was the first state to create a health benefit exchange following the passage of the federal health care law. Covered California is charged with creating a new insurance marketplace in which individuals and small businesses can get access to health insurance. With coverage starting in 2014, Covered California will help individuals compare health insurance plans and choose the plan that works best for their health needs and budget. Financial help will be available from the federal government to help reduce costs for people who qualify on a sliding scale. Small businesses will be able to purchase competitively priced health plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of state government whose job is to make the new market work for California’s consumers. It is overseen by a five-member board appointed by the governor and Legislature. For more information on Covered California, please visit [www.CoveredCA.com](http://www.CoveredCA.com).

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