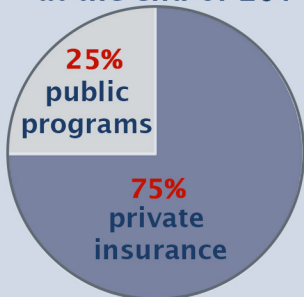


DENTAL COVERAGE IN THE U.S.^{1,2}

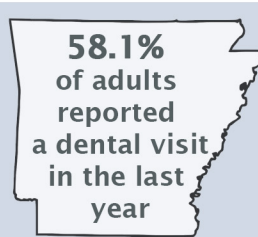
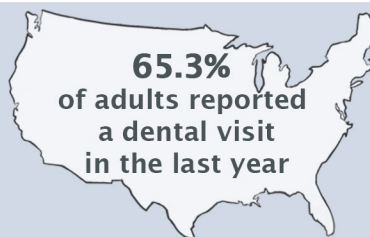
64% of the population had dental benefits at the end of 2014



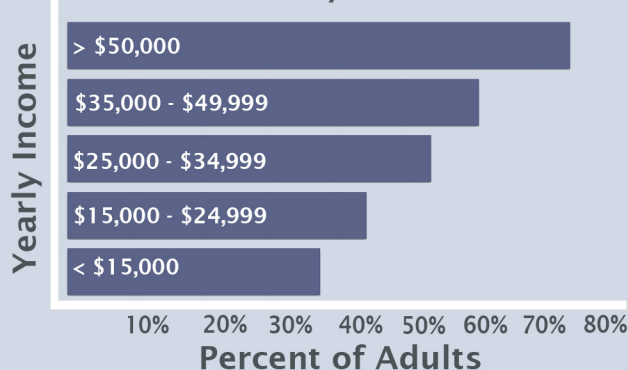
Under 21:
8.7 million people estimated to gain access to dental benefits by 2018 through the Affordable Care Act:
15% Increase from 2010

Over 21:
17.7 million people estimated to gain access to dental benefits by 2018 through the Affordable Care Act:
5% Increase from 2010

DENTAL VISITS IN 2014³



Arkansans Reporting a Dental Visit in the Last Year by Income



TYPICAL DENTAL COVERAGE^{4,5,6}

Private Insurance

Generally Covers:

- 100% of cost of routine preventive and diagnostic care
- 80% of cost for fillings, root canals, and other basic procedures
- 50% of cost for crowns, bridges, and major procedures

Medicaid: Adults

Pays up to \$500 per year including:

- One office visit
- One cleaning
- One set of x-rays
- One fluoride treatment
- Necessary dental procedures (tooth pulling, fillings, dentures)

Medicaid: Children under 21

Services* include:

- Preventive care
- Diagnostic care
- Restorative services (i.e. fillings)
- Orthodontic care (i.e. braces) if medically necessary

*ARKids B requires copays

CONSEQUENCES OF INADEQUATE ACCESS TO DENTAL CARE^{5,7,8}

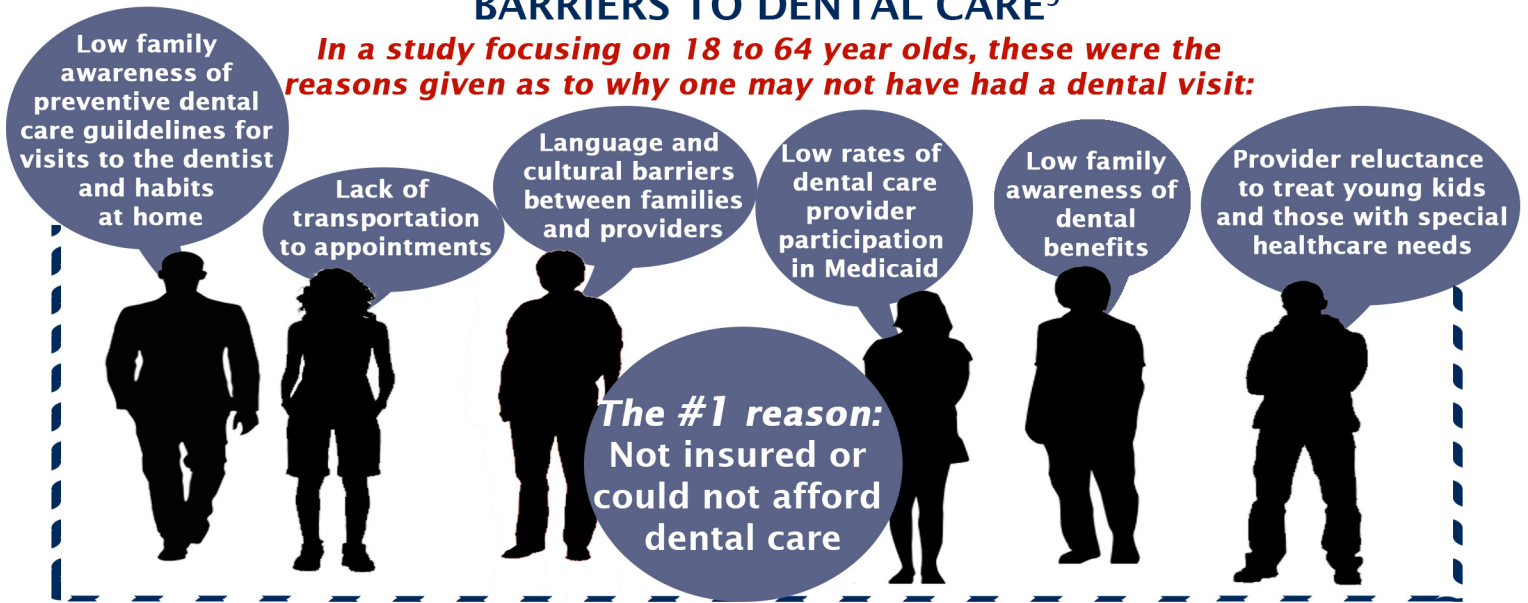
- Higher preventable health care utilization and cost
- Increased pain
- Inappropriate use of emergency rooms
- More absences from school and work
- May limit speaking skills, social interaction, and employability
- Increased risk for cardiovascular and respiratory disease

Children in Medicaid who have their 1st preventive dental visit by age 1 have nearly 40% less lifetime dental costs than those initiating care later

Between 2008 to 2010, 4 million emergency room visits among older adults involved a dental condition

BARRIERS TO DENTAL CARE⁹

In a study focusing on 18 to 64 year olds, these were the reasons given as to why one may not have had a dental visit:



SOLUTIONS FOR INDIVIDUALS WITHOUT COVERAGE



Charity Care Programs

Offer uninsured or low-income individuals free or reduced price check-ups, emergency extractions, or pain relief

Opportunities in Arkansas

Federally Qualified Health Centers (FQHCs):

Required to provide dental screenings and the delivery of preventive dental services to people with limited access to health care

UAMS Dental Hygiene Clinic:

Allows dental hygiene students to practice skills by providing low-cost services available to the public including examinations, cleanings, X-rays, sealant, and whitening

Arkansas Mission of Mercy:

An annual two-day free dental clinic, through the Arkansas State Dental Association, for underserved Arkansans providing cleanings, fillings, and extractions



Cost Transparency Tools

Provide individuals seeking dental care information about the cost of dental services in the absence of coverage and serve as a way to encourage consumers to choose low-cost, high-quality providers irrespective of coverage status

State Highlight

New Hampshire HealthCost (www.nhhealthcost.nh.gov):

- Consumers can compare costs of dental services at NH HealthCost, developed by the New Hampshire Insurance Department
- For uninsured: Cost estimate based on out-of-pocket costs based on service and the provider
- For insured: Cost estimate based on insurance carrier, deductibles, and co-payments of dental plans and services not covered

Opportunities in Arkansas

The Arkansas Healthcare Transparency Initiative (www.arkansasapcd.net):

Uses an all-payer claims database (APCD) to enable the state to further its transparency objectives by:

- 1) Collecting dental, medical, and pharmaceutical claims and enrollment data from public and private sources
- 2) Empowering Arkansans with information to better understand how and where health care is being delivered and how much is being spent



1. National Association of Dental Plans. "2015 Dental Benefits Joint Report: Enrollment." September 2015.
 2. The Health Policy Institute. "Affordable Care Act Expands Dental Benefits for Children but Does Not Address Critical Access to Dental Care Issues." April 2013.
 3. Centers for Disease Control and Prevention. "Behavioral Risk Factor Surveillance System Survey Data." 2014.
 4. Members Benefit. "Dental Costs With and Without Insurance. Member Benefits." April 2015.
 5. Medicaid and CHIP Payment and Access Commission. "Medicaid Coverage of Dental Benefits for Adults." June 2016.
 6. Arkansas's State Medicaid Plan: Dental Care.
 7. Delta Dental. "America's Oral Health: The Role of Dental Benefits." April 2010.
 8. The Journal of the American Dental Association. "Hospital-based Emergency Departments Visits Involving Dental Conditions." April 2014.
 9. The Health Policy Institute. "Most Important Barriers to Dental Care Are Not Financial, Not Supply Related." October 2014.