

PREFERRED BENEFIT PLAN FOR PEDIATRIC DENTAL AS PART OF THE ESSENTIAL HEALTH BENEFIT

The Delta Dental of Colorado Perspective

As the COHBE deliberates on the issue of how to structure the pediatric dental benefit as a part of the Essential Health Benefit, Delta Dental of Colorado would like to offer the following information.

- Delta Dental of Colorado is the state's oldest and largest dental insurance plan, with expertise that dates back more than 50 years. The Delta Dental of Colorado Foundation, the state's largest foundation devoted to oral health, directs all of its resources to the issue of the prevention and treatment of childhood cavities.
- Delta Dental of Colorado (hereinafter "DDCO") has administered the CHP benefit for the State of Colorado since the inception of this benefit in 2002. As a part of the administration of the contract, DDCO designed a benefit that met the state's cost constraints, while maximizing the opportunity to provide a benefit that offers this previously underserved population with the opportunity to not only receive treatment for oral disease, but to prevent it from happening in the first place.
- The CHP plan design incorporates evidence based dentistry principles to minimize the possibility of spending tax payer dollars on treatment that is not shown to be effective, while maximizing those treatments and protocols which evidence has shown to be effective in fighting childhood oral disease.
- The CHP plan design utilizes the DDCO PPO network of dentists, which encompasses more than half the dentists in Colorado. Dentists are reimbursed for CHP children at the same level as their commercially insured PPO patients.
- Due to financial constraints, the CHP benefit has a \$600 annual maximum. Even with this constraint on the benefit, CHP children have become healthier from a dental perspective. This success is a result of the network availability of dentists and the plan design.
- Over the last nine years, DDCO has collected claims data, which has been analyzed by both DDCO underwriters and actuaries, and external data analysts. This data indicates that CHP utilization is significantly higher than for Medicaid children. In fact, CHP children access dental care almost as much as commercially insured children.
- The claims data also indicates that as CHP children get older, their dental needs become less intense, indicating their oral health becomes progressively better. This is in contrast to Medicaid dental claims data, which indicates that Medicaid children's dental needs increase as they enter their teen years.
- The achievement of better oral health for CHP children can be attributed to two factors: 1) more participating dentists, which leads to better access and higher utilization; and 2) strong emphasis in the plan design on preventive dental care that has been shown to be effective in preventing dental disease in children.
- In contrast to the FEDVIP program, CHP was specifically designed to meet children's oral health needs.

- The pediatric dental benefit, as a part of the Essential Health Benefit package, cannot have an annual maximum benefit. Our actuaries estimate that the cost of this increased benefit will cost somewhere in the neighborhood of \$2 per member, per month.
- Based on all of these considerations, it is our position that the children of Colorado, and the people of Colorado, would be best served by the COHBE's adoption of the Colorado CHP benefit for the pediatric dental benefit portion of the Essential Health Benefit package.