

Benefits, costs becoming clearer



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A dental outreach effort that's provided primary care to thousands of children in the Quad-Cities should receive a boost from the Affordable Care Act, according to officials.

The legislation, commonly called Obamacare, was designed with pediatric dental coverage as part of the "essential benefits" found in health insurance plans across the country.

The law now combines with a large effort in the Quad-Cities to provide dental care to youths. The Give Kids a Smile program in Illinois, and the I-SMILE program in Iowa, uses nearly 100 dentists to reach up to 8,000 youngsters.

For example, Bethany for Children and Families, Moline, coordinates a bus outfitted with dental equipment to reach children in 20 school districts in Rock Island, Scott, Clinton and Jackson

counties.

These efforts combine to teach almost 8,000 children about dental care, including the importance of having a dental home, said Dr. Alex Brandtner, a pediatric dentist from Davenport.

"We like to see children, starting around the age of 1, to prevent dental disease, and to prevent early childhood caries," Brandtner said.

Untreated tooth decay can quickly become a health emergency, which may put children in the hospital for a problem that started in their teeth.

Iowa dental benefits

How the Obamacare "essential benefits" are interpreted varies between Iowa and Illinois.

Dental health benefits were uncoupled from the medical insurance plans now being offered in Iowa. Pediatric dental plans are available, but it is a separate purchase that parents need to look for, according to Dr. Bob Russell, Iowa dental director.

For low-income families, dental coverage is to be available in the state's expanded Medicaid program, called the Iowa Health and Wellness Plan. That plan is to evolve in 2014 to include everyone on the former Iowa Cares program, as well as others who are newly qualified.

The state expects to enroll 150,000 families into the new Iowa plan, and many of those eligible live in Scott County.

Questions remain, however, on how this coverage will play out, Russell said.

Illinois plans

In Illinois, dental insurance is part of the medical plans available to those who search the Illinois Health Insurance Marketplace, said Dr. David Miller, chief of the dental division at the Illinois Department of Public Health, Springfield.

There also are stand-alone dental plans in Illinois. Finally, the state's expanded Medicaid plan — called ABE — includes pediatric dental care, with a cadre of different options, Miller said.

Illinois officials say that as of Oct. 30, more than 92,000 people have either applied for, or enrolled in, the ABE program.

No change in outreach

Jeff Cornelius, program supervisor for the Give Kids A Smile at Bethany, expects no changes in the outreach services that includes the dental bus. The difference will be in the number of children who have families enrolled in the expanded Medicaid program. These families previously were uninsured, he said.

The outreach effort is showing some pretty impressive numbers, Cornelius said. In Scott County in 2012, there were 15,700 kids who were eligible for Medicaid, and 7,700 received primary dental services. Some of these are in the traveling bus, some are in the dental clinic at Community Health Care Inc., and some went to local providers.

Briana Boswell, the F-SMILE coordinator for the Scott County Health Department, said access to dental care is influenced by the number of providers available.

"We have a fabulous dental community in the Quad-Cities, but we need to continue to grow our group of dentists who take children with Medicaid," she said.

U.S. dental health

Nationally, officials expect there will be 9 million children who will get coverage from employers, the expanded Medicaid plans or in the state marketplaces. That breaks down to 3 million in the new marketplaces, 2.5 million from employers and 3 million in the Medicaid expansion, according to Colin Reusch, policy analyst with the Children's Dental Health Project, Washington, D.C.

Before parents purchase a dental health insurance policy, they will want to know three things, said Evelyn Ireland, of the National Association of Dental Plans, a Dallas, Texas-based trade association for insurance providers. They are:

- Is my current dentist in the insurance network?
- Is the coverage the same?
- What is the cost?

The least of the dental insurance plans in the U.S. will set maximum out-of-pocket costs of \$6,350 for individuals and \$12,700 for family coverage. But the typical dental deductible will remain about \$50 for most Americans, Ireland said.

Plans will cover preventative and diagnostic services, such as exams, cleanings and sealants. Co-payments for fillings may rise a bit, Ireland said, and major services (such as crowns) are not expected to change much. About 90 percent of Americans will never end up reaching their dental deductibles, she said.

By the numbers

Activity on the expanded Medicaid program in Illinois, called ABE, as of Oct. 30:

Daily number of accounts created — 2,102

Total number of accounts created — 57,482

Daily number of new applications received — 1,520

Total number of applications received — 34,838

— *Illinois Department of Health, Springfield*