
A BILL FOR AN ACT

RELATING TO PEDIATRIC DENTAL HEALTH COVERAGE.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:

1 SECTION 1. The legislature finds that the failure to
2 prevent dental problems has long-term adverse effects that are
3 consequential and costly to families and the health care system.
4 Without access to regular preventive dental services, dental
5 care for many children is postponed until symptoms, such as
6 toothache and facial abscess, become so acute that care is
7 sought in hospital emergency departments, driving up health care
8 costs. A review by the Children's Dental Health Project reports
9 that the progressive nature of dental diseases, coupled with
10 lack of access to preventive care, can significantly diminish
11 the quality of general health for affected children.

12 A three-year aggregate comparison of medicaid reimbursement
13 for inpatient emergency department treatment costs \$6,498 versus
14 preventive treatment costs of \$660 revealed that on average, the
15 cost to manage symptoms related to dental caries on an inpatient
16 basis is approximately ten times more than to provide dental
17 care for these same patients in a dental office.



1 Statistics from Healthy Smiles Hawaii, a local dental
2 health program, indicate that the rate of tooth decay among
3 children living in Hawaii is two times as high as that among
4 children on the mainland. Early childhood cavities are the
5 number one chronic disease affecting young children. Less than
6 nineteen per cent of local six-year-olds bear cavity-free
7 permanent teeth, compared to more than ninety-four per cent of
8 their mainland counterparts.

9 Healthy Smiles Hawaii also reported that medical insurance
10 is a strong predictor of access to dental care. Uninsured
11 children are two and a half times less likely than insured
12 children to receive dental care. Children from families without
13 dental insurance are three times more likely to have dental
14 needs than children with either public or private insurance.
15 For each child without medical insurance, there are at least 2.6
16 children without dental insurance.

17 The Patient Protection and Affordable Care Act acknowledges
18 the importance of pediatric dental health care. Pediatric
19 dental benefits are included among the ten categories of
20 essential health benefits that must be offered inside and
21 outside of the exchange market.



1 Currently, ninety-eight per cent of commercial dental
2 insurance plans nationally are priced and purchased separately
3 from medical insurance plans. Within the Hawaii health
4 insurance exchange, the Patient Protection and Affordable Care
5 Act allows individuals to purchase dental plans covering
6 pediatric dental benefits separately through stand-alone dental
7 plans, in conjunction with a qualified health plan, or embedded
8 in a quality health plan. Individuals who need pediatric dental
9 benefits will not be required to purchase such benefits.

10 The legislature believes that requiring individuals under
11 age nineteen to purchase pediatric dental coverage inside the
12 exchange will ensure that the majority of Hawaii's children will
13 enjoy dental health benefits. Furthermore, with more people
14 purchasing these plans, risk will be spread across a larger
15 population, minimizing the opportunity for adverse selection.

16 The purpose of this Act is to ensure that individuals under
17 age nineteen purchase pediatric dental coverage through the
18 Hawaii health connector. This will ensure dental health
19 coverage for our children and reduce other long-term health
20 problems for our keiki.



1 SECTION 2. Chapter 435H, Hawaii Revised Statutes, is
2 amended by adding a new section to be appropriately designated
3 and to read as follows:

4 "§435H- Pediatric dental coverage mandatory for certain
5 individuals. The connector shall require that all individuals
6 under age nineteen purchase all of the Federal Act essential
7 health benefits, including pediatric dental coverage. If an
8 individual selects a qualified plan that does not include
9 pediatric dental coverage, the connector shall alert the
10 individual and require the individual to:

- 11 (1) Reselect a qualified plan with pediatric dental
12 coverage; or
- 13 (2) Add a qualified dental plan to the purchase."

14 SECTION 3. New statutory material is underscored.

15 SECTION 4. This Act shall take effect on July 1, 2050.



Report Title:

Keiki Dental Health Coverage; Health Connector

Description:

Requires the Hawaii health connector to ensure that all individuals under age nineteen purchase Federal Act essential benefits including pediatric dental coverage under a health plan. Effective 07/01/2050. (SD2)

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