

JAN 24 2013

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

14 A three-year aggregate comparison of Medicaid reimbursement
15 for inpatient emergency department treatment (\$6,498) versus
16 preventive treatment (\$660) revealed that on average, the cost
17 to manage symptoms related to dental caries on an inpatient



1 basis is approximately ten times more than to provide dental
2 care for these same patients in a dental office.

3 Statistics from Healthy Smiles Hawaii, a local dental
4 health program, indicate that the rate of tooth decay among
5 children living in Hawaii is two times as high as that among
6 children on the mainland. Early childhood cavities are the
7 number one chronic disease affecting young children. Less than
8 19 percent of local six-year-olds bear cavity-free permanent
9 teeth, compared to more than 94 percent of their mainland
10 counterparts.

11 Healthy Smiles Hawaii also reported that medical insurance
12 is a strong predictor of access to dental care. Uninsured
13 children are 2.5 times less likely than insured children to
14 receive dental care. Children from families without dental
15 insurance are three times more likely to have dental needs than
16 children with either public or private insurance. For each
17 child without medical insurance, there are at least 2.6 children
18 without dental insurance.

19 The Affordable Care Act (ACA) acknowledges the importance
20 of pediatric dental healthcare. Pediatric dental benefits are
21 included amongst the ten categories of Essential Health Benefits



1 which must be offered both inside and outside of the exchange
2 market.

3 While the ACA mandates these pediatric dental services to
4 be offered in a qualified health plan, new federal guidance
5 suggests there is no mandate for consumers to purchase them in
6 Hawaii's Health Connector. Federal regulations further clarify
7 that, if a stand-alone dental plan is offered in an exchange,
8 qualified health plans may still be considered qualified even if
9 pediatric dental benefits are not embedded in the medical plan.

10 This stands in contrast to the market outside of the
11 exchange, where pediatric dental benefits will be required to be
12 embedded in the base medical plan, establishing a mandate to
13 both offer and for consumers to purchase pediatric dental
14 benefits. The inequity of plan offerings inside and outside of
15 the exchange may produce a circumstance where only those in need
16 of pediatric dental services will purchase them inside the
17 exchange. The consequence will be adverse selection that drives
18 up the overall cost of providing this care for all children.

19 Given this inequity, the Legislature believes requiring
20 pediatric dental benefits to be included in the base medical
21 plans both inside and outside of the exchange will ensure that
22 the majority of Hawaii's children will enjoy dental health



1 benefits. Furthermore, with more people purchasing these plans,
2 risk will be spread across a larger population, minimizing the
3 opportunity for adverse selection.

4 The purpose of this measure is to ensure pediatric dental
5 benefits are included in all medical plans sold in Hawaii's
6 Connector. This will ensure dental health coverage for our
7 children and go far in reducing other long-term health problems
8 for our keiki.

9 SECTION 2. Section 435H-1, Hawaii Revised Statutes, is
10 amended by amending the definition of "qualified plan" to read
11 as follows:

12 "Qualified plan" means a health benefit plan offered by an
13 insurer that meets the criteria for certification described in
14 section 1311(c) of the Federal Act[-], and includes pediatric
15 dental benefits as provided under the Federal Act."

16 SECTION 3. Statutory material to be repealed is bracketed
17 and stricken. New statutory material is underscored.

18 SECTION 4. This Act shall take effect upon its approval.
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INTRODUCED BY:

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S.B. NO. 1240

Report Title:

Keiki Dental Health Coverage

Description:

Amends definition of "qualified patient" to include pediatric dental benefits as provided under the federal Affordable Care Act.

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