

Date: January 24, 2014	POLICY BRIEF PREPARED FOR THE BOARD OF DIRECTORS	
Staff: Dan Sapienza		

HB14-1053 – CONSISTENT REQUIREMENTS PEDIATRIC DENTAL BENEFITS

Concerning the authority of the commissioner of insurance to adopt rules to ensure consistent requirements for pediatric dental benefits in health benefit plans offered in Colorado regardless of the method by which a plan is purchased

Bill Details

Bill Title:	Consistent requirements pediatric dental benefits – Concerning the authority of the commissioner of insurance to adopt rules to ensure consistent requirements for pediatric dental benefits in health benefit plans offered in Colorado regardless of the method by which a plan is purchased
Bill Sponsors:	House – McCann (D) Senate – Aguilar (D)
Committee:	House Health, Insurance, and Environment
Bill History:	01/20/2014 House Third Reading Passed
Next Action:	

Bill Summary

(From Oral Health Colorado) HB14-1053 permits the commissioner of insurance to adopt rules to ensure that the requirements for pediatric dental benefits in health benefit plans offered in this state are consistent regardless of whether a plan is purchased via the Colorado health benefit exchange or outside the exchange. The bill is championed by OHCO in collaboration with the Colorado Association of Health Plans, the Colorado Children's Campaign, and many other oral health advocates in Colorado.

Background

The ACCA includes a requirement that pediatric dental benefits be included as part of the 10 essential benefits, but the subsequent regulations did not require that plans through C4HC include pediatric dental, but those purchasing outside the exchange include these benefits. This inconsistency inside and outside the exchange has caused this bill to be drafted.

(From the Children's Hospital Colorado in advocating for this bill) A set of convoluted federal regulations released last spring created inconsistency in the implementation of pediatric dental coverage within Colorado's essential health benefit (EHB) package under federal healthcare reform. As a result, the pediatric dental benefit is required to be purchased in the standard insurance marketplace, but only required to be offered in the new state-based exchange marketplace. This narrowly-drafted bill offers a targeted fix that will re-align the marketplace both within and outside the health exchange so that all Colorado children get the dental coverage they need.

About this Summary

This summary was prepared by Health District of Northern Larimer County staff to assist the Health District Board of Directors in determining whether to take an official stand on various health-related issues. The Health District is a special district of the northern two-thirds of Larimer County, Colorado, supported by local property tax dollars and governed by a publicly elected five-member board. The Health District provides medical, mental health, dental, preventive and health planning services to the communities it serves. For more information about this summary or the Health District, please contact Dan Sapienza, Policy Coordinator, at (970) 224-5209, or e-mail at dsapienza@healthdistrict.org.