



PEDIATRIC DENTAL INSURANCE FAQs

1. What is pediatric dental insurance?

Pediatric (children's) dental insurance through Covered California™ covers certain dental care and services for those 18 and younger.

2. I purchased a health insurance plan through Covered California. Does my health insurance plan include pediatric dental coverage?

Covered California sells health insurance plans and pediatric dental insurance plans separately at this time. Pediatric dental insurance is currently not included in any of the health insurance plans in the Covered California insurance market. However, after purchasing your health insurance, you can purchase a dental insurance plan for all people in your household who are 18 and younger.

Two Covered California health insurance issuers (Anthem Blue Cross of California and Blue Shield of California) offer both health insurance and pediatric dental insurance, but the dental plans are purchased separately from the health plans and are treated independently.

3. If I already purchased my health insurance plan from Covered California and I want to add pediatric dental insurance, what should I do?

Call the Covered California Service Center at (800) 300-1506. Explain that you already have Covered California health coverage and would like to add a pediatric dental insurance plan. More Service Center contact information can be found at <https://www.CoveredCA.com/hbex/service-center/index.html>.

4. If I haven't bought health insurance yet, and I want to include pediatric dental, what should I do?

After selecting your health insurance plan, you will have the option of choosing a pediatric dental insurance plan. If you do not see the option for choosing a pediatric dental insurance plan, call the Covered California Service Center at (800) 300-1506.

5. I did not see an option to purchase a pediatric dental plan. What should I do?

If you do not see the option for choosing a dental insurance plan, call the Covered California Service Center at (800) 300-1506.

6. What pediatric dental insurance options are available?

The pediatric dental insurance plans available to individuals through Covered California are from:

- Anthem Blue Cross of California.
- Blue Shield of California.
- Delta Dental of California.
- Liberty Dental Plan of California.
- Premier Access Dental and Vision.

The 2014 pediatric dental insurance plans available through Covered California's Small Business Health Options Program Shop (SHOP) are from:

- Blue Shield of California.
- Delta Dental of California.
- Guardian Dental.
- Liberty Dental Plan of California.
- MetLife Dental.
- Premier Access Dental.
- Safeguard.

7. What network options are available?

Covered California pediatric dental insurance plans are available in three product types. Product types vary by how many dentists are in the network of providers, the amount of flexibility you have in choosing your dentist and how much your plan will pay for dental services. To learn more about what is offered in your region, refer to the document at https://www.CoveredCA.com/PDFs/English/dental/CC_Childrens_dental_plan_rates.pdf.

The product types offered are:

- Dental preferred provider organization (DPPO), which usually offers the largest network of providers and covers some out-of-network services.
- Dental health maintenance organization (DHMO), which usually limits coverage to services provided or referred by a primary care dentist and generally requires a referral to be seen by a specialist.
- Dental exclusive provider organization (DEPO), which works like a DPPO but does not cover services outside the network.

8. How can I tell which plans include my dentist?

Covered California's enrollment website allows you to search for plans by dental provider and by ZIP code. This search feature appears in the enrollment screens after health insurance plan selection is complete.

9. Will my billing and premium payments be separate for health insurance and pediatric dental insurance?

Yes, you will receive one bill for your health insurance and another bill for your pediatric dental insurance.

10. What if I choose the same insurance company for my health insurance and pediatric dental insurance?

Bills for health insurance and pediatric dental insurance will be separate even if you have the same insurance company for both plans.

11. What benefits will the pediatric dental insurance help me pay for?

Costs for preventive and diagnostic services, such as X-rays, exams, cleanings and sealants, are free with Covered California pediatric dental plans. Costs for some services, such as fillings, root canals and crowns, will be shared by you and the dental insurance plan. The lowest-tier DHMO has a copay of \$20, and there is no copay for preventive and diagnostic services in the other dental plan types. More information on the covered services can be found at https://www.coveredca.com/PDFs/English/dental/CC_Childrens_dental_plan_rates.pdf.

12. If I am a small-business owner participating in Covered California's SHOP, can I purchase a pediatric dental insurance option for my employees?

The option for pediatric dental is built into the SHOP purchasing process. Your employees will choose (from the Covered California website) any health insurance plan in their region within the metal tier you have picked. They are then prompted to pick a pediatric dental insurance plan for those household members who are 18 or younger.

13. If I have a health insurance plan outside of Covered California, can I purchase pediatric dental insurance only?

In 2014, it is only possible to purchase pediatric dental insurance through Covered California if you have already purchased a Covered California health insurance plan.

14. If my child qualifies for Medi-Cal, will he or she receive dental insurance?

Yes, children on Medi-Cal will receive dental services through Medi-Cal's dental program. For more information, visit <http://www.denti-cal.ca.gov/WSI/Default.jsp?fname=Default>.

15. Does my decision to purchase pediatric dental insurance affect my eligibility for subsidies?

No. Subsidies (tax credits that can be applied to the purchase of health insurance, also referred to as "premium assistance") are determined by your annual household income. You are eligible for the same amount of subsidy whether you purchase dental insurance or not. Sometimes the subsidy may help with the pediatric dental premium if there is some credit left over after health insurance premium payments, but this is uncommon.