



COVERED
CALIFORNIA

Dental Technical Workgroup

September 23, 2015

AGENDA

**Dental Technical Work Group
Meeting and Webinar
Wednesday September 23, 11:00 a.m. - 12:30 p.m.**

Agenda Items

Suggested Time

- **Welcome and Introductions** 11:00-11:10 (10 min.)
- **Family Dental Plan Consumer Communication** 11:10-11:40 (30 min.)
- **Family Dental Plan Marketing Update** 11:40 - 12:10 (30 min)
Edana Fielden, Senior Marketing Specialist
- **Program Updates** 12:10 – 12:20 (10 min)
- **Next Steps** 12:20-12:30 (10 min)

Send public comments to QHP@covered.ca.gov

FAMILY DENTAL PLAN CONSUMER COMMUNICATION

PLAN MANAGEMENT

FAMILY DENTAL PLAN LAUNCH

Launch Activities Include:

- Family Dental Plan booklet revisions
- Dot com dental page
- Shop and Compare tool update
- CalHEERS Implementation

Dental roll-out targeted for early October

FAMILY DENTAL PLAN BOOKLET UPDATES

- Added zip code section detailing dental plan options available for every California zip code
- Added dental clinical terms to benefit design pages and glossary



Family Dental
PLANS AND RATES FOR 2016

October 2015

NEW: DOT COM DENTAL PAGE

New page dedicated to dental information, including:

- Explanation of embedded pediatric dental benefits in health plans
- Eligibility requirements for Family Dental Plans
- Detailed Family Dental Plan benefit information
- How to Enroll in Family Dental Plans

The screenshot shows the Covered California website interface. At the top, there is a navigation bar with the Covered California logo on the left and 'Account Sign In | Español' on the right. Below the logo is a 'COVERED CALIFORNIA' tagline. The navigation bar contains four main sections: 'EXPLORE What's Right For You', 'PREVIEW Health Plans', 'APPLY To Get Covered', and 'GET HELP Find Answers'. Below the navigation bar is a breadcrumb trail: 'Home > Individuals and Families'. The main content area is divided into three columns: 'Getting Covered' (light blue), 'Special Circumstances' (yellow), and 'Medi-Cal' (purple). Each column has a header with an icon and a brief description. Below each header is a list of links with right-pointing arrows. A blue arrow points to the 'Dental Coverage' link in the 'Getting Covered' column.

Account Sign In | Español

COVERED CALIFORNIA

EXPLORE What's Right For You | PREVIEW Health Plans | APPLY To Get Covered | GET HELP Find Answers

Home > Individuals and Families

Getting Covered
Learn more about health plans, coverage and options.

Click here for information on the topics below: ➤

- Coverage Basics
- Covered California Health Plans
- Prescription Drugs
- Special Enrollment
- Eligibility and Immigration
- The Application Process
- Health Care Costs and Getting Help Paying for Coverage
- The Tax Penalty for Remaining Uninsured
- Dental Coverage
- Health Coverage Options for Pregnant Women

Special Circumstances
Learn more about other coverage options under the Affordable Care Act.

Click here for information about the following special circumstances: ➤

- Health Insurance for Students
- Information for Veterans
- Medicare and the Affordable Care Act
- Benefits for American Indians and Alaska Natives
- Information for Individuals with HIV or AIDS
- Coverage Through COBRA


Medi-Cal
Learn about free or low-cost coverage for Californians with limited incomes.

Click here for information about Medi-Cal coverage: ➤

- Sign in to Your Account
- Medi-Cal Application
- Renewing Medi-Cal Coverage
- Medi-Cal for Families
- Medi-Cal Benefits
- Using Your Coverage
- Department of Health Care Services (DHCS) website

NEW: DENTAL PLANS ADDED TO SHOP AND COMPARE TOOL

- Family Dental Plan options and rates will display in search results for all users, specific to the zip code and family size entered
- DHMO and DPPO benefit details added
- Dental Plan profiles added



What is Covered California?

Important: The health insurance plans and premiums displayed are for coverage starting **January 1, 2016**. These results provide an estimate only, you will see your actual rate once you complete the application. You'll need to re-enter your information during the enrollment process. If you're currently receiving affordable health insurance through an employer or a public program, you won't receive premium assistance for insurance purchased via Covered California.

Different health insurance plans and rates may be available for pregnant women. See <https://www.coveredca.com/individuals-and-families/special-circumstances/pregnant-women/>. Contact Covered California or your county Medi-Cal office for more information.

Household Information

Household income * Annual

ZIP Code *

Enter the **AGE** of each person, whether they are enrolling or not. Uncheck the **ENROLLING** box next to the age for those household members not enrolling. Note: Premium estimates assume same age for each member as of coverage effective date.

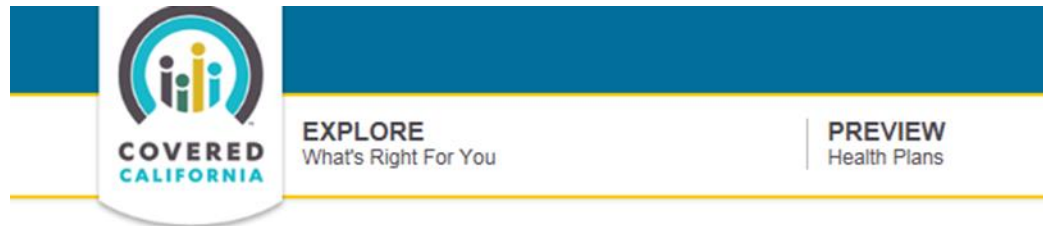
	Age	Enrolling	
Person 1	<input type="text" value="Age"/>	<input checked="" type="checkbox"/>	<input type="button" value="Remove"/>

Total Enrolling:

Number of people in the household


CALHEERS IMPLEMENTATION

The Family Dental Plan enrollment option will follow health plan renewal or enrollment



What kind of application are you starting?

SELECT ONE AND CLICK CONTINUE.

 Individuals & Families Selecting health insurance for me and my family.	 Employer Setting up health insurance for a small business.	 Employee I work for a company that offers health insurance through Covered California.
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Continue

Certified Enrollment Counselors and Certified Insurance Agents, please [Start Here](#).

If you have a Delegation Code, please [Start Here](#).

CALHEERS IMPLEMENTATION

- Consistent messaging regarding potential duplicative coverage for children younger than 19 years
- Consistent messaging regarding adult optional purchase, no financial assistance available and no tax penalty for not purchasing a dental plan
- Updated and corrected benefit labels and hover text to align with standard benefit plan designs:
 - ✓ Child Medically Necessary Orthodontia
 - ✓ Adult and Child Filling – one surface
 - ✓ Adult and Child Root Canal - Molar

NEW: SALES TOOLS

DETAILED BENEFIT SUMMARY

Covered California Family Dental Plan Standard Benefit Designs 2016

ENROLLEE PAYS – DPPO		
Coverage category	Child	Adult
Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)	0%	0%
Amalgam filling – one surface	20%	20%
Root canal – molar	50%	50%
Gingivectomy per quad	50%	50%
Extraction – single tooth, exposed root or erupted	50%	50%
Extraction – complete bony	50%	50%
Crown – porcelain with metal	50%	50%
Medically necessary orthodontia	50%	not covered
Enrollee costs		
Deductible (waived for diagnostic and preventive)	\$ 65	\$ 50
Annual benefit limit	none	\$ 1,500
Individual out-of-pocket maximum	\$ 350	N/A
Family out-of-pocket maximum (two or more children)	\$ 700	N/A
Office copay	\$ 0	\$ 0
Waiting period	none	6 months* for major services

ENROLLEE PAYS – DHMO		
Coverage category	Child	Adult
Diagnostic and preventive (includes X-rays, exams, cleanings and sealants)	\$ 0	\$ 0
Amalgam filling – one surface	\$ 25	\$ 25
Root canal – molar	\$ 300	\$ 300
Gingivectomy per quad	\$ 150	\$ 150
Extraction – single tooth, exposed root or erupted	\$ 65	\$ 65
Extraction – complete bony	\$ 160	\$ 160
Crown – porcelain with metal	\$ 300	\$ 300
Medically necessary orthodontia	\$ 350	not covered
Enrollee costs		
Deductible (waived for diagnostic and preventive)	\$ 0	\$ 0
Annual benefit limit	none	none
Individual out-of-pocket maximum	\$ 350	N/A
Family out-of-pocket maximum (two or more children)	\$ 700	N/A
Office copay	\$ 0	\$ 0
Waiting period	none	none

* Waived with proof of prior coverage.

The listed services and the associated cost-sharing amounts represent a summary of services the plan provides. Please refer to the plan's Policy or Evidence of Coverage for a complete list of covered services provided and any exclusions and limitations on those services.

Children's dental benefit notes (only applicable to the pediatric portion of the family dental plan)

1. In a coinsurance plan, each child is responsible for the individual deductible unless the family deductible has been met. Once a child's individual deductible or the family deductible is reached, cost-sharing applies until the child's out-of-pocket maximum is reached.
2. Cost-sharing payments made by each individual child for in-network services accrue to the child's out-of-pocket maximum. Once the child's individual out-of-pocket maximum has been reached, the plan pays all costs for covered services for that child.
3. In a plan with two or more children, cost-sharing payments made by each individual child for in-network services contribute to the family deductible, if applicable, as well as the family out-of-pocket maximum.
4. Only enrollees in a Covered California Platinum, Gold, Silver or Bronze health insurance plan are eligible to purchase family dental plans.

Adult dental benefit notes (only applicable to the family dental plan)

1. Each adult is responsible for an individual deductible.
2. Families that wish to purchase a family dental plan must include at least one adult who has purchased a Platinum, Gold, Silver or Bronze insurance plan through Covered California.
3. If a child is enrolled in the family dental plan, all children in the family under age 19 must be enrolled in the same family dental plan.



NEW: SALES TOOLS

ADULT EXCLUSIONS AND LIMITATIONS

Covered California Family Dental Plans Adult Dental Exclusions and Limitations
Final Format Example

Covered Service by Frequency	Dental Plan A DHMO	Dental Plan B DHMO	Dental Plan C DPPO	Dental Plan D DHMO	Dental Plan E DPPO	Dental Plan F DHMO	Dental Plan G DHMO	Dental Plan H DHMO	Dental Plan I DHMO
Oral Exam	1 in 6 months		2 in 12 months	1 in 6 months	1 in 6 months			1 in 6 months	
Prophylaxis (cleaning)	2 in 12 months	2 in 12 months	2 in 12 months	2 in 12 months	1 in 6 months		2 in 12 months	2 in 12 months	2 in 12 months
Bitewing X-rays									
Full mouth X-ray									
Periodontal Maintenance (Gum Maintenance)									
Periodontal Scaling and Root Planing (Gum Treatment)									
Filling									
Replacement of a Crown									
Root Canal									
Extraction									
Fixed Bridge Procedures									
Partial Dentures									
Complete Dentures									
Excluded Services	implants	implants	implants	implants	implants		implants	implants	implants

Formatting example only, not final layout

FAMILY DENTAL PLAN MARKETING UPDATE

EDANA FIELDEN, SENIOR MARKETING SPECIALIST

RESEARCH

QUALITATIVE:

March 2015 – In Person “Barriers to Enrollment” Focus Groups

12 Groups: Fresno, Riverside, Sacramento

Uninsured, Subsidy Eligible

Multi-Segment + African American (English)

Hispanic/Latino (Spanish)

August 2015 – In Person “Creative & Messaging” Focus Groups

12 Groups: Los Angeles, Sacramento, Bay Area

Multi-Segment + African American (English)

Hispanic/Latino (Spanish)

RESEARCH

QUANTATIVE:

September 2015 – Online Key Message Testing

Californians

Uninsured, Subsidy Eligible, 26-50 yr

MaxDiff = Select most and least motivating reasons to look
into health insurance through Covered CA

311 Respondents: English (250) + Spanish* (61)

* Note: These respondents preferred to consume in-language media,
but preferred to speak in English and took the survey in English

KEY MESSAGES TESTED:

Quantitative Message Testing (Phase II) - Messages Tested (and yes, this slide is heavy)

CHOICE

1. Through Covered California, you have a choice of many health insurance providers and plans.
2. Covered California can help you find the health insurance plan that's right for you.

QUALITY (Price)

3. Covered California offers health insurance from quality, brand name insurance companies.
4. Getting health insurance through Covered California is the same as going to the insurance companies directly, except, it could cost you less.

PREVENTION / EVERYDAY / INCLUSIONS

5. Free preventive services - to stop small problems from getting worse - are included in all health plans purchased through Covered California.
6. Health insurance through Covered California covers you for unexpected emergencies.
7. Health insurance through Covered California covers you for emergencies and for any everyday pains or illness.
8. Health insurance is available to you, even if you have a pre-existing condition.

MONEY

9. Covered California is the only place to get help paying for health insurance.
10. Covered California is the only place to get health insurance for a lower cost.
11. Four out of five people who enrolled through Covered California got help paying for their health insurance.

12. Most uninsured Californians could get help paying for the health insurance they need, but just don't know it.

EASE / IMPROVEMENTS

13. Find out if you can get health insurance for less in just four questions: what's your age, your income, zip code and how many people in your household.
14. Covered California has made improvements to our web site and service so it's easier to understand options and get covered.

TAX/PENALTIES

15. If you don't have health insurance, the IRS will fine you.
16. Health insurance through Covered California will help you avoid the increasing IRS penalties for not having it.

LOSS - MONEY

17. If you don't have health insurance, you're risking your financial well-being.
18. If you don't have health insurance, one accident could cost you everything you've worked so hard to achieve.

LOSS - HEALTH

19. If you don't have health insurance, you're risking your health.
20. If you don't take care of yourself, you can't take care of those who count on you every day.

HELP

21. Covered California offers free, local, in-person help to understand health insurance and enroll.
22. Covered California offers free help over the phone to understand health insurance and enroll.
23. Covered California offers free help in your language to understand health insurance and enroll.

DENTAL

24. Dental plans can now be added to your insurance coverage purchased through Covered California.

PRIVACY

25. Covered California will keep your information private and secure.
26. Covered California will not share your information with any immigration agencies.

CHECK

27. You could receive health insurance at a lower cost - you've got nothing to lose by checking out Covered California.

LIVE LIFE

28. Health insurance through Covered California means you can enjoy life with less worry.
29. Covered California can help you get health insurance so you're protected from the unexpected.

URGENCY

30. You have a limited time to get health insurance through Covered California; don't miss out.

RESEARCH RESULTS

“Dental plans can now be added to your insurance coverage purchased through Covered California.”

RESEARCH RESULTS

- 1 At Covered California, you can get health insurance for a lower cost
- 2 Dental plans can now be added to your insurance coverage purchased through Covered California
- 3 You could receive health insurance at a lower cost - you've got nothing to lose by checking out Covered California
- 4 Free preventive services - to stop small problems from getting worse - are included in all health plans purchased through Covered California
- 5 Four out of five people who enrolled through Covered California got help paying for their health insurance
- 6 Health insurance through Covered California covers you for emergencies and for any everyday pains or illness
- 7 Through Covered California, you have a choice of many health insurance providers and plans
- 8 Find out if you can get health insurance for less in just four questions: what's your age, your income, zip code and how many people in your household
- 9 Getting health insurance through Covered California is the same as going to the insurance companies directly, except, it could cost you less
- 10 Most uninsured Californians could get help paying for the health insurance they need, but just don't know it

EDUCATIONAL OUTREACH – RENEWAL

- Begins with Member Communications
 - Email Announcement
 - Leverage CoveredCA.com
- Social Media Posts

FACEBOOK

1 million are in.
Are you?

COVERED CALIFORNIA

Covered California ✓
Government Organization

Contact Us Liked Message

Timeline About Commenting Policy Photos More

Call (800) 300-1506

202,616 people like this

Invite friends to like this Page

ABOUT

Ask for Covered California's address

(800) 300-1506

<http://www.CoveredCA.com/>

APPS

Commenting Policy

Covered California
12 hrs · 🌐

Check out our Shop & Compare Tool to see side-by-side comparisons of plans in your area: <http://bit.ly/1WSN10o>

FIND THE RIGHT PLAN

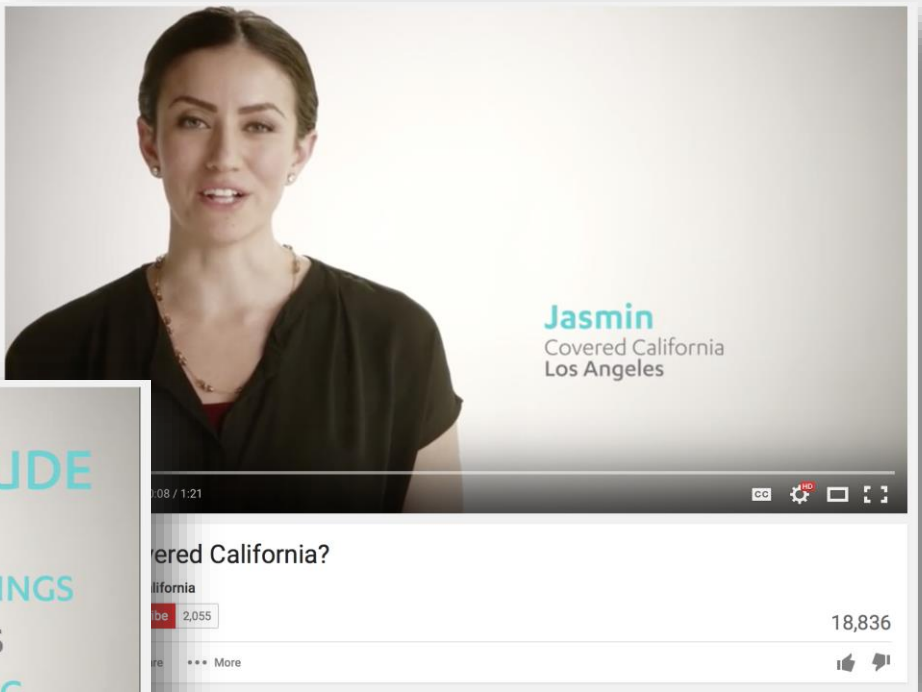
PLAN A	PLAN B	PLAN C	PLAN D
•	•	•	•
•	•	•	•
•	•	•	•
•	•	•	•

EDUCATIONAL OUTREACH – OE3

English + Spanish:

- DRTV
:15 Spot + :15 Spot = :30
- Radio
:30 Spot
- Digital Banners
- Social Media
- Collateral
- Video
- Member Communications
- Funnel Emails
- Website Content
- Graphics

ONLINE VIDEO





www.youtube.com/user/CoveredCA/videos

101 Epic IK... - Momtastic Blue Shield Apple iCloud Yahoo Bing Google Wikipedia Facebook Twitter LinkedIn The Weather Channel Yelp TripAdvisor

Inbox (1,244) - edanazemail@gmail.com - Gmail Fielden, Edana (CoveredCA) - Outlook Web App (1) Covered California Covered California - YouTube

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- **¿Qué es Covered California para Pequeñas Empresas?**
35 views • 4 weeks ago

new tab

PROGRAM UPDATES

PLAN MANAGEMENT

2016 QDP ISSUER CONTRACT UPDATE

2016 QDP Issuer Contract

New **Article 2** focused on Exchange and Contractor roles and responsibilities related to Eligibility and Enrollment

- 2.1.2 Monthly reconciliation requirement
- 2.2.5 Added section on Agent of Record reconciliation
- 2.5 Updated marketing requirements and due dates
- 2.6 Updated requirements and due dates for enrollee materials and branding documents

New **Article 3** consolidates contractor provisions related to product offerings and QHP standards including:

- Incorporates Attachment 3 (Licensed in Good Standing), 5 (Provider contract provisions), and 6 (Customer Service Standards)
- 3.3.2 Added section on required notice for changes to provider network

2016 QDP ISSUER CONTRACT UPDATE

Attachment 7

- Minor updates for clarity and accuracy

Attachment 13

- Provides QDP Issuers with a list of reports that are required on a monthly, quarterly or annual basis

Attachment 14 Group 3

- Added the Dental Quality Alliance Pediatric Measure Set and updated the Utilization Reporting Measures for Adult Dental

Attachment 14 Group 4

- Provides a more detailed description of the data to be reported

2017 DENTAL BENEFIT PLAN DESIGNS

Upcoming Fall 2015 workgroup meetings will be scheduled to review dental plan designs for 2017

Submit benefit design discussion topics or suggestions to:

Taylor.Priestley@covered.ca.gov

Lindsay.Petersen@covered.ca.gov

Allison.Mangiaracino@covered.ca.gov

PROPOSED 2015 WORKGROUP AGENDA

REVISITED

Dental Utilization Measurement	Network Adequacy and Access	Supporting At-Risk Enrollees Determining Health Status and Wellness/Use of Risk Assessment	Consumer Information and Communication	Reducing Health Disparities and Assuring Health Equity	Community Health and Wellness
April 28, 2015	June 2015	August 2015	September 2015	October 2015	December 2015

Benefit design discussion throughout Fall of 2015

Discussion Topics Moved to 2016:

- Supporting At-Risk Enrollees
- Determining Health Status and Wellness/Use of Risk Assessment
- Reducing Health Disparities and Assuring Health Equity
- Community Health and Wellness

THANK YOU