



QUICK INFORMATION ABOUT CHILDREN AND FAMILIES IN THE AFFORDABLE CARE ACT

Children's Oral Health

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Issue

Oral health is important to children's overall health. Unfortunately, many children suffer from tooth decay, a process that leads to cavities (also known as dental caries).

Tooth decay is a contagious bacterial infection. Although preventable, tooth decay may start as early as preschool and is the most common chronic condition in childhood.

Left untreated, cavities can spread infection and cause pain. Children miss school, find it difficult to eat and may have problems speaking. Poor oral health has been linked to health complications later in life such as heart disease, diabetes, and preterm birth.

The public health insurance programs Medicaid and CHIP are required by federal law to cover certain dental services, including preventive services. However, many children in public programs have difficulty accessing care.

- Low-income children in New York have higher rates of dental cavities and more untreated cavities than higher income children.
- 12% of children in New York State lack dental insurance. That's more than twice as many as children who lack health insurance.

What the ACA will do

Under the Affordable Care Act (ACA), the state health insurance Exchange must include dental benefits for children. The ACA also:

- Prevents insurance plans from charging for preventive dental services or imposing lifetime and annual dollar limits on coverage.
- Requires states to allow stand-alone dental plans (those that cover only dental benefits) to operate in the Exchange.
- Authorizes funding for school-based health services, dental sealant programs, demonstration programs for dental caries management and public education campaign although no appropriations have been made.

Steps New York Can Take

- Ensure that all children receive affordable dental benefits regardless of whether they purchase them through a health plan with dental benefits or a stand-alone dental plan.
- Assure that plans in the health Exchange have an adequate network of providers that meets the needs of all children.
- Address shortages in the dental workforce through targeted loan forgiveness, expanded training programs and new types of providers.
- Educate families about their dental benefits.

The CYF Task Force is organized by the Community Service Society of NY, the Schuyler Center for Analysis and Advocacy and Children's Defense Fund-NY through a grant by The Atlantic Philanthropies and their KidsWell Campaign.

The ACA is still evolving. Please check our website regularly for up-to-date Quick Sheets on many different ACA topics: [HCFANY Children Youth and Families Task Force](http://HCFANY.org) (at hcfany.org) or contact aclaflin@cssny.org.