

Closing the Coverage Gap for Children's Oral Health

The Importance of Good Oral Health

- ▶ Tooth decay is the most common chronic childhood disease in America.¹
- ▶ Each year in the United States, children miss 51 million hours of school as a result of dental health issues.²
- ▶ Dental disease can also affect a person's overall health; in severe cases, infection caused by tooth decay can spread to other parts of the body.³

Insurance Coverage is Essential

- ▶ Having dental insurance, either public or private, is a predictor that a child will receive dental services.⁴
- ▶ Uninsured children are less likely than children covered by either public or private insurance to receive routine dental checkups.⁵
- ▶ In 2009 children who were uninsured for dental had out-of-pocket costs of over \$400 per year.⁶
- ▶ As important as dental coverage is to receiving care, many children do not have this benefit. A recent report by the CDC estimates that approximately one-fourth of U.S. children do not have dental insurance (private or public).⁷

Children Are Less Likely to Have Dental Coverage than Medical Coverage

- ▶ In 2009 it was estimated that about one in four children nationally were uninsured for dental—twice the number who lacked health insurance.⁸
- ▶ Dental insurance is offered less frequently to employees than medical insurance with smaller employers far less likely to offer or contribute to a separate dental plan.⁹

What New York Can Do to Increase Dental Insurance Coverage?

The 2009 federal Children's Health Insurance Program Reauthorization Act (CHIPRA) gives states the ability to allow families with private health insurance to purchase Child Health Plus (CHP) dental coverage. This option would be available to children who would qualify for CHP if they didn't already have private health insurance. In New York, that means that any family under 400%

of the federal poverty level would be able to purchase a CHP dental product if their employer health coverage did not cover dental or if the coverage was less than what is provided under CHP.

Recommendations

New York should enact the statutory and regulatory changes necessary to implement the CHIPRA supplement-dental provision to ensure that no child forgoes preventive services or treatment because they do not have dental insurance.

Endnotes

- ¹ Centers for Disease Control and Prevention. (2014). *Hygiene Related Diseases*. Retrieved from http://www.cdc.gov/healthywater/hygiene/disease/dental_caries.html
- ² US Department of Health and Human Services. *Oral Health in America: A Report of the Surgeon General—Executive Summary*. (2000). Rockville, MD: US Department of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health.
- ³ Medline Plus. (2014). Tooth Abscess. *U.S. National Library of Medicine & National Institutes of Health*. Retrieved from <http://www.nlm.gov/medlineplus/ency/article/001060.htm>
- ⁴ Liu, J., Probst, J.C., Martin, A.B., Wang, J-Y., and Salinas, C.F. (2007). Disparities in Dental Insurance Coverage and Dental Care Among U.S. Children: The National Survey of Children's Health. *Pediatrics*, 119. Supplement: S12-21. Retrieved from http://pediatrics.aappublications.org/content/119/Supplement_1/S12.long
- ⁵ Soni, Anita. (2011). Children's Dental Care: Advice and Checkups, Age 2-17, 2008. MEPS Statistical Brief #326. *Agency for Healthcare Research and Quality*. Retrieved from http://meps.ahrq.gov/data_files/publications/st326/stat326.pdf
- ⁶ Kaiser Commission on Medicaid and the Uninsured. (2012). *Children and Oral Health: Assessing Needs, Coverage and Access* (#7681-04). Washington DC: Kaiser Family Foundation. Retrieved from <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7681-04.pdf>
- ⁷ Griffin, S.O., Barker, L.K., Wei, L., Li, C., Albuquerque, M.S., & Gooch, B.F. (2014). Use of Dental Care and Effective Preventive Services in Preventing Tooth Decay Among U.S. Children and Adolescents—Medical Expenditure Panel Survey, United States 2003-2009, and National Health and Nutrition Examination Survey, United States, 2005-2010. *Morbidity and Mortality Weekly Report*, 63(02). Supplement: 54-60. Retrieved from <http://www.cdc.gov/mmwr/preview/mmwrhtml/su6302a9.htm>
- ⁸ Kaiser Commission on Medicaid and the Uninsured. (2012).
- ⁹ The Henry J. Kaiser Family Foundation and Health Research & Educational Trust. (2014). *Employer Health Benefits. 2014 Annual Survey*. Retrieved from <http://files.kff.org/attachment/2014-employer-health-benefits-survey-full-report>