



Ad Hoc Dental Technical Work Group

February 7, 2014

Agenda

Ad Hoc Dental Technical Advisory Workgroup
Meeting and Webinar
Friday, February 7, 2014, 11:00 a.m. – 2:00 p.m.

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|---|------------------------------|
| I. Welcome & Agenda Review (Casey Morrigan) | 11:00-11:10 (10 min.) |
| II. Overview: Proposed Dental Benefit Approach, Plan Year 2015 (Casey Morrigan) | 11:10-11:30 (20 min.) |
| a. Individual Exchange | |
| b. SHOP | |
| c. Regulations | |
| III. Drafts: SADP Renewal Application & New Entrant Application (Taylor Priestley) | 11:30-12:30 (60 min.) |
| IV. Standalone Dental Plans: Benefit Design Considerations (Kate Ross) | 12:30-1:30 (60 min.) |
| V. Wrap-Up and Next Steps (Casey Morrigan) | 1:30-2:00 (30 min.) |

Send public comments to qhp@hbex.ca.gov

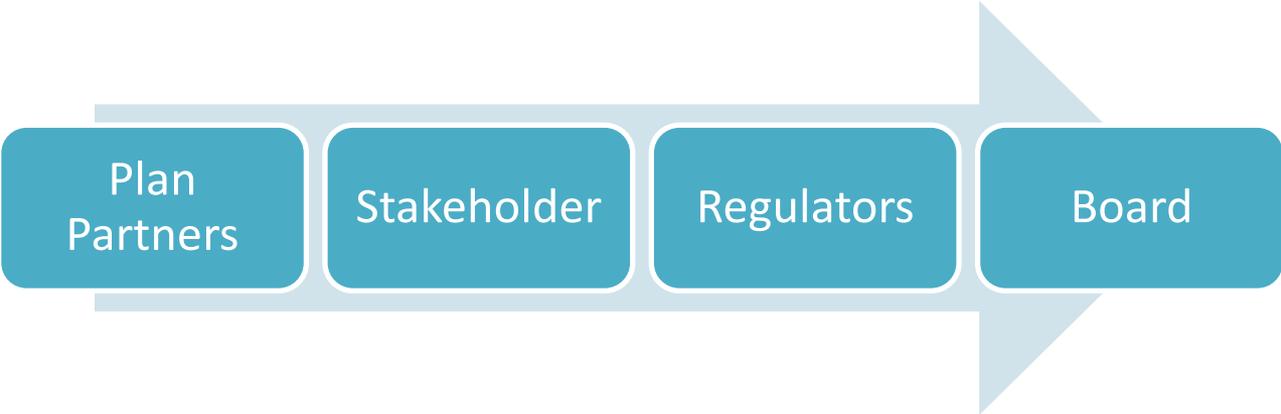
OVERVIEW: PROPOSED DENTAL BENEFIT APPROACH FOR PLAN YEAR 2015

Casey Morigan, Consultant, Plan Management

PROPOSED PORTFOLIO DESIGN

	Individual Market	SHOP
QHP	10.0	9.5
DENTAL	<ul style="list-style-type: none">• SADP (PED .5)• FAMILY PLAN (PED .5 + FAMILY)	<ul style="list-style-type: none">• SADP (PED .5)• FAMILY PLAN (PED .5 + FAMILY)

STANDALONE AND FAMILY DENTAL



KEY DATES 1

2.20.14

- Board Adopts Regs: Applications
- Board Discusses Regs: Standard Plan Design

3.10.14

- Applications Released

3.17.14

- Nonbinding Letter of Intent Due

3.20.14

- Board Adopts Regs: Standard Plan Design
- Board Discusses Model Contract Amendments (or in April)

KEY DATES 2

5.1.14

- Renewal and New Entrant Applications Due: QHP and SADP

6.30.14

- Contingent Certification/Recertification

August &
September

- Regulator Review

8.30.14

- Final Certification/Recertification

SADP RENEWAL & DENTAL PLAN NEW ENTRANT APPLICATIONS

Taylor Priestley

SADP RENEWAL APPLICANTS

1. Existing SADP issuers will be eligible to seek recertification for plan year 2015, as well as submit proposals to offer newly designed Family Dental Plans
2. Draft recertification renewal application recognizes that much of the data will not be available in time for recertification
3. Requires attestations of performance expectations across all domains of SADP model contract, supplemented by supporting documentation for Covered California staff review and evaluation

DENTAL NEW ENTRANT APPLICANTS

1. Individual market 2015 SADP + Family Plan: open to current certified issuers and issuers not currently offered on the individual market
2. SHOP 2015 SADP + Family Plan: open to issuers not currently offered through SHOP; applicants selected on the basis of the plan adding to the competitiveness of the SHOP portfolio
3. Use initial solicitation as base for 2015 new entrant application
4. Retain core elements needed to evaluate new entrant applications and clarify proposal requirements where appropriate to reflect initial solicitation experience
5. Align application with SADP Contract terms – Contract amendments needed

DENTAL PLANS: BENEFIT DESIGN CONSIDERATIONS

Kate Ross

STANDALONE DENTAL PLANS: BENEFIT DESIGN CONSIDERATIONS

Anticipated Adjustments for the 2015 SADP Plan Design

- Single coverage level
- 2 plan designs: co-insurance and co-pay
- Preservation of deductible in co-insurance design
- Lower Out-of-Pocket Maximum

FAMILY DENTAL PLANS: BENEFIT DESIGN CONSIDERATIONS

Diagnostic and Preventive (D&P) Family Plan

- Co-insurance: plan pays 100%
- Co-pay: range from \$0-\$45 with the majority of services at no cost-\$5

Office Visit

- Co-pay: \$5 or \$20

Basic Services

- Co-insurance: plan pays 80%

Major Services

- Co-insurance: plan pays 50%

FAMILY DENTAL PLANS: BENEFIT DESIGN CONSIDERATIONS

Out of Network Coverage for Diagnostic and Preventive:

- 50%-100% with the majority at 100%

Annual Maximums:

- Range from \$500-\$2000 across high and low plans
- Most common annual maximum \$1000

Lifetime Orthodontic Maximum:

- Most common lifetime orthodontic maximum \$1000

Waiting Periods

- Most common waiting periods apply to both Major Services and Orthodontia
- Most common waiting period 12 months

WRAP UP AND NEXT STEPS

Casey Morigan, Consultant, Plan Management