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# Covered California Pediatric Dental Update

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# Covered California Pediatric Dental Agenda

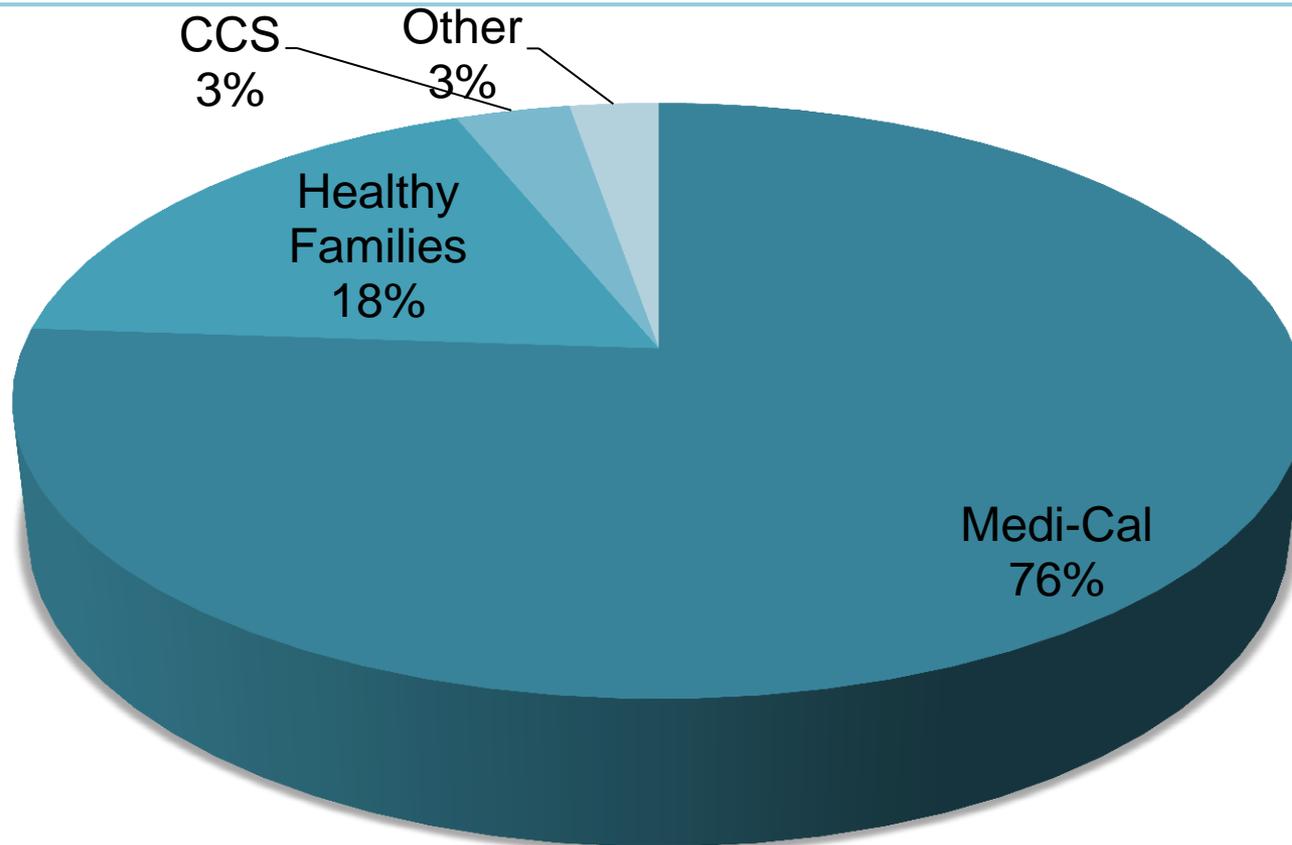
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- What's at stake
- Where we are
- What we've done
- Who we've engaged
- Where we're going

# Covered California Pediatric Dental What's At Stake

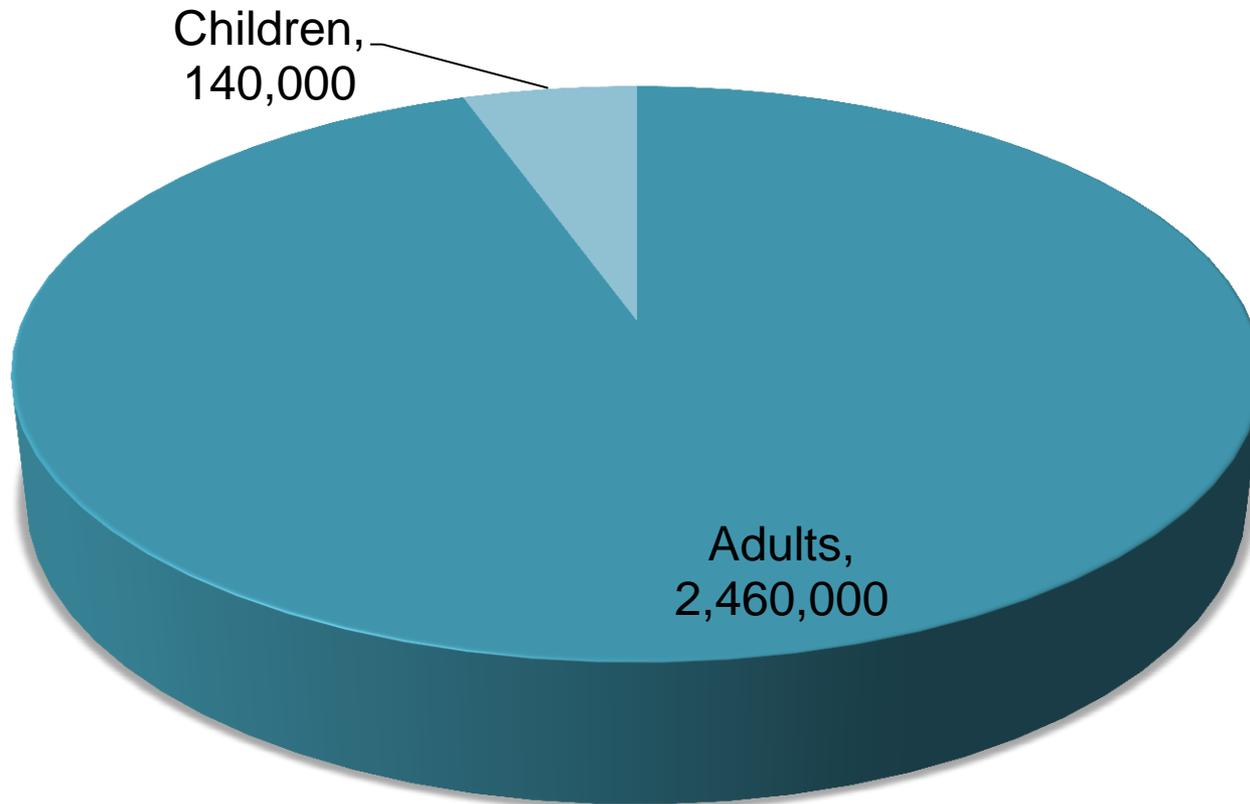


# 2011 Enrollment in Children's Insurance Where California's kids get coverage



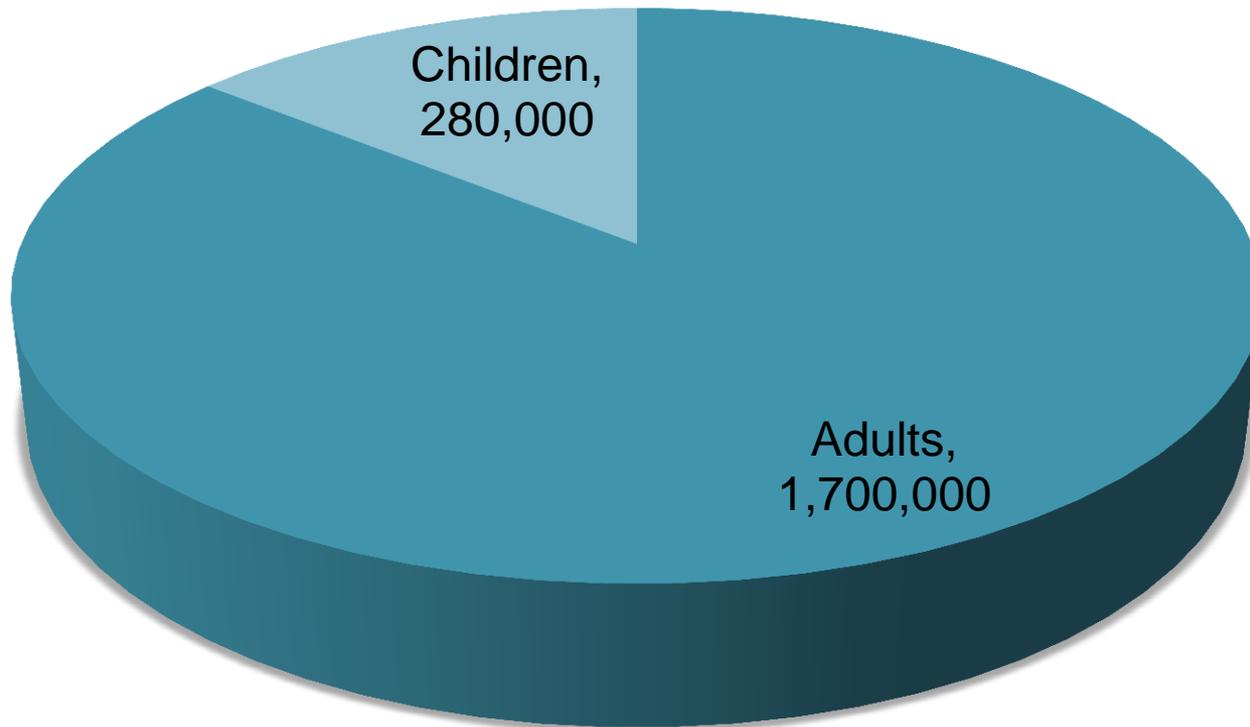
# Subsidy Eligible Californians 2,600,000

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# Non-Subsidy Eligible Californians 1,700,000

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# Covered California

## Where We Are for 2014

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- 12 Health Plans offering medical coverage
- 6 Dental Plans offering stand-alone
- DHMO, DEPO and DPPO offerings
- Pricing from as low as \$10 per child/per month

DHMO	DEPO	DPPO
Blue Shield of CA	Liberty	Anthem
Delta Dental		Blue Shield of CA
Liberty		Delta Dental
Access Dental		Premier Access

# Covered California Pediatric Dental Where We Are 2014 Consumer Protections

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- Guaranteed issue;
- Prohibition of preexisting conditions or exclusions based on health status;
- Fair health insurance premiums;
- Guaranteed availability of coverage;
- Guaranteed renewability of coverage;
- Prohibition of discrimination against individuals on the basis of health status;
- Nondiscrimination of health care;
- Elimination of waiting periods as adopted in our standard dental plan designs;
- Elimination of annual and dollar limits as adopted in our standard dental plan designs;
- Network adequacy (although not required in the Affordable Care Act for dental plans); and
- Timely access to care.



# Covered California Pediatric Dental

## Where We Are

### Plan Year 2014

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- Health plans bid bundled 9.5 medical and .5 dental
- Dental plans bid stand alone
- CalHEERS functionality can do embedded and stand alone
- Covered California has reviewed:
  - Asking health plans to rebid embedded
  - New builds in CalHEERS to achieve bundled
  - Creating a separate pool for subsidy eligible children
- Result: No silver bullet for 2014 but future years provide opportunity to design a full solution.



# Covered California Pediatric Dental Policy Questions for Plan Year 2014

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## Questions for Board of Directors for 2014

- Is purchase mandatory? For whom?
- If mandatory for families:
  - Require purchase at enrollment?
  - Require continued purchase throughout the benefit year?
  - What if a family discontinues paying dental? How does this affect continued medical coverage?

# Covered California Pediatric Dental What We've Done (since June 2013)

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- Stakeholder feedback
- Regulatory and legislative analysis
- Inquiry of QHP issuers

# Covered California Pediatric Dental Who We've Engaged

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- Consumer, health, and children's issue-based groups
  - Consumer's Union
  - Health Access
  - CPEHN
  - Children's Partnership
  - Children Now
  - ....and more
- Health and dental plan partners
- Professional associations (CAPH, CDA, and more)
- CCIIO, DMHC and CDI
- Other experts (Milliman)



# Covered California Pediatric Dental Health Plan Informal Request for Information

<b>Responses to Informal Request for Information to Bidders for Pediatric Dental – July 2013</b>	
<b>TOTAL Plans Contacted</b>	<b>13</b>
<b>Responses</b>	<b>10</b>
<b>No Response Provided</b>	<b>3</b>
<b>Willing to develop embedded product</b>	<b>8</b>
<b>Not willing to develop embedded product</b>	<b>2</b>
<b>No earlier than 2015 for developing embedded product</b>	<b>6</b>
<b>Might develop in 2014 or before 2015</b>	<b>2</b>

# Covered California Pediatric Dental

## Pediatric Dental 2015

### Where We're Going

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#### Policy

- Back to basics and architecting POLICY
  - *What is the “best” public policy for California’s children?*
  - *What should Californians be mandated to purchase?*
  - *Who should pay?*
- Policy decisions guide building the solution

#### Product

- Based on Policy decisions build the PRODUCT
  - *Is it best to embed the benefit or bundle?*
  - *Should there be a single shared medical and dental OOPM? How will cost sharing work?*
  - *How will products be billed?*

#### Portfolio

- Based on Policy decisions build the PORTFOLIO
  - *How many options are in the portfolio?*
  - *Which should be offered? Embedded, bundled or stand-alone?*
  - *What happens when you place a 10 EHB next to a 9.5 EHB?*



# Critical Factors for 2015+ Planning Where We're Going

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- Affordability and stability (including premium, cost at point-of care and availability of tax credit);
- Consumer protection/service (how the design assures consumers have clear options and effective protection);
- Alignment of Covered California's marketplace and the broader market;
- Meeting federal and state requirements; and
- Operational feasibility – technically and administratively.

# Covered California Pediatric Dental

## Where We're Going

### Next Steps

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- August 8 Special Board Meeting
  - Mandatory enrollment vs. purchase for 2014
- Q4 2013 Official Re-launch of Pediatric Dental Project
  - Begin with architecting the right policy
  - Follow with designing the product
  - Finish with building the portfolio
  - Target open enrollment for the 2015 plan year
  - Stakeholder transparency commitment
    - Seek input
    - Communicate decisions

# Covered California Pediatric Dental Go Forward Timeline

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Pediatric Dental Policy Development Suggested TimeLine	
Date	Milestone
August 22	Scope of work developed and shared at scheduled Board meeting
October 15	Draft analysis completed
October – November	Draft analysis shared with stakeholders for comment
November 21	Recommendations presented to the Board for discussion and public comment
December 19	Recommendations presented to the Board for action

# Covered California Pediatric Dental What We've Done

ITEM	DATE
Original QHP solicitation - medical	November 2012
Stand-alone dental solicitation	January 2013
Federal rules released on QHP	February 2013
Bundled QHP solicitation	April 2013
Identified technical constraints	June 2013
Engaged stakeholder in program assessment	June 2013 – Present
Recognized need for program changes	June 2013