

# Affordable Care Act Marketplace

## Consumer Information Checklist Concerning Dental Plan Coverage

Healthy teeth and gums are important for you and your children. Dental disease can affect your overall health, and it's important that you and your children regularly see a dentist to stay healthy. This is true whether you purchase a dental plan or not. Even if you choose not to purchase a plan, you can still visit a dentist of your choice and ask if they provide flexible payment options. More information on your dental health and oral care questions as well as dentists in your area can be found at [MouthHealthy.org](http://MouthHealthy.org).

There are plans you can purchase in the [Marketplace](#) to help with the cost of going to the dentist. The Affordable Care Act (ACA) requires the new health insurance marketplaces to offer dental plans for your children; most states will also offer dental coverage for adults.<sup>1</sup>

### When you are considering buying a dental plan, the following are some helpful questions to ask yourself when looking online at options:

1. Will you and your children be able to see the dentist you want to see?
2. How far do you have to travel to see a dentist that accepts the dental plan?
3. What is the monthly cost for dental coverage?
4. Are your children eligible for help with the cost of going to the dentist under the ACA?
5. Is there an annual limit to what the plan will pay for your *adult* coverage?<sup>2</sup>
6. How much of the cost does the plan cover for routine visits that may include dental cleanings, sealants, x-rays, and fluoride treatments?
7. How much of the cost does the plan cover for fillings, root canals, oral surgery (such as extractions), and treatment of gum disease?
8. How much of the cost does the plan cover for major dental care (such as crowns, dentures, fixed bridges, implants or treatment for disease of the jaw joint)?
9. Is there a waiting period before the plan covers certain care?
10. Does the plan cover the cost of braces?
11. How does the plan treat referrals to dentists who are specialists?<sup>3</sup>

If you have questions or need additional assistance, you may call the Department of Health and Human Services' Hotline: 800.318.2596.

1 All marketplaces run by the federal government will offer adult dental plans and most state-run marketplaces will also offer adult dental plans. See more information on your state **Marketplace** at [www.healthcare.gov](http://www.healthcare.gov) ([www.cuidadodesalud.gov/es/](http://www.cuidadodesalud.gov/es/)).

2 Childrens' dental coverage must be offered without an annual or lifetime maximum. Adult coverage could have an annual limit.

3 For example, your dentist may refer you to a dental specialist for a root canal or to treat certain conditions such as gum disease. For more information on dental disease and dental specialists, go to [MouthHealthy.org](http://MouthHealthy.org).