

## **Most Americans Unaware that ACA Includes Children's Dental Services; 1 in 3 Report Toothaches or Other Problems, and More Say Cost Delays Care**

October 30, 2013 – As millions of families shop for health coverage on new state insurance marketplaces, many may not know that children's dental coverage can be purchased through the marketplaces, also known as exchanges. A new survey reveals that only 22 percent of Americans correctly identify dental services for children as one of the 10 "essential health benefits" in the Affordable Care Act (ACA). The survey was sponsored by the Children's Dental Health Project, an independent nonprofit based in Washington, D.C.

Americans are exploring insurance options at a time when many have unaddressed dental needs and concerns about affordability. In the survey:

- 33 percent of adults say that either they or a family member have a toothache or some other problem with their teeth or gums "that needs to be addressed."
- Nearly four out of 10 report delaying a dental visit over the past 12 months because of expected out-of-pocket costs.
- 42 percent of Americans said that children's dental benefits were included in the ACA, but only 22 percent correctly identified children up to age 19 as the only age group included in the law's essential health benefits.

"It concerns us that so many people are not aware that the ACA creates a pathway to dental coverage for kids and teens," said Patrice Pascual, executive director of the Children's Dental Health Project. "Those with coverage are more likely to get dental care, and prevention is cost effective."

Nearly half of all 5-year-olds and two-thirds of teens have experienced tooth decay, which is largely preventable. The impact of decay can affect children's overall health and their ability to eat, sleep, socialize and learn. Researchers [estimated](#) that California children missed a total of 874,000 school days due to dental problems in 2007.

The survey findings about tooth or gum problems are noteworthy given that the federal Agency for Healthcare Research and Quality [estimates](#) that Americans made roughly 882,000 visits to hospital emergency departments in 2010 for preventable dental conditions. The agency projected that nearly 48,000 of these dental-related emergency trips were made by children.

Under the ACA, children's dental coverage must be offered to families buying health insurance in the new state-based and federally-facilitated marketplaces. Depending on the state, pediatric dental benefits may be offered through: 1) a qualified health plan (QHP) that includes dental coverage; or 2) a stand-alone dental plan purchased in conjunction with a QHP.

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Unless a state requires it, separate pediatric dental coverage is not a required purchase inside the marketplaces. However, outside of the marketplaces, enrollees must purchase children’s dental coverage through their health plan or give “reasonable assurance” that they have purchased it through a marketplace-certified, stand-alone dental plan.

The result of the Children’s Dental Health Project survey is consistent with other polls revealing significant gaps in the public’s knowledge of the ACA. For example, the Kaiser Family Foundation recently [reported](#) that 46 percent of uninsured Americans were unaware that the law provides financial assistance to lower-income people to help them buy insurance.

The survey of 1,000 adults was conducted by Wakefield Research, is a nationally representative sample and has a margin of error of plus or minus 3.1 percent. The survey results are below.

### SURVEY RESULTS

**Q:** For which of the following groups of Americans, if any, does the health care reform law that President Obama signed define dental insurance as an “essential health benefit”?

*Respondents could choose more than one answer:*

Children, up to age 19	42%
Adults, ages 20-64	35%
Seniors, ages 65+	23%
None of these age groups	34%
<b>QuickFacts</b>	
% who answered correctly <i>(they only chose children)</i>	22%
% who gave at least 1 wrong answer	78%
% who gave at least 2 wrong answers	70%

**Q:** Do you or a family member have a toothache or other problem with your teeth or gums that needs to be addressed?

Yes	33%
No	67%
<b>QuickFacts</b>	
% of respondents with children who said “yes”	40%
% of respondents with dental insurance who said “yes”	34%
% of respondents without dental insurance who said “yes”	32%

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**Q: Over the past 12 months, have you or another member of your family delayed seeing a dentist because of the out-of-pocket costs you would have to pay?**

Yes	39%
No	61%
<b>QuickFacts</b>	
% of respondents with children who said "yes"	48%
% of respondents with dental insurance who said "yes"	33%
% of respondents without dental insurance who said "yes"	47%

**Methodological Notes:**

This dental care survey was conducted by Wakefield Research ([www.wakefieldresearch.com](http://www.wakefieldresearch.com)) among 1,000 nationally representative U.S. adults ages 18 and older, between September 26 and October 4, 2013, using an email invitation and an online survey. Quotas were used to ensure reliable and accurate representation of the U.S. adult population 18 and older. Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95% that a survey result does not vary, plus or minus, by more than 3.1 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.