#### ORAL HEALTH PROVISIONS

included in the

# CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT OF 2009 (CHIPRA)

Provided by....

National Oral Health Policy Center

## Children's Health Insurance Program (CHIP)

- Established in Balanced Budget Act of 1997 (BBA 97; P.L. 105-33), Title XXI of Social Security Act, as a block grant program (vs. entitlement like Medicaid)
- Allows states to cover targeted low-income children with no health insurance and family income above Medicaid eligibility standards
- States may also extend CHIP coverage to pregnant women
- States may create their CHIP program by 1) expanding Medicaid, 2) creating a new separate state program, or 3) a combination of both
- Current CHIP programs: 7 States (including DC) have Medicaid expansions;18 States have separate state programs; and 26 states have combination programs

### CHIP (continued)

- States with Medicaid expansions must provide all Medicaid mandatory and optional benefits covered under the state plan
- Separate CHIP programs must provide coverage and benefit options that are 1. the same as a "benchmark" plan (FEHBP,SEHBP, or largest non-Medicaid commercial HMO in the state) 2. a benchmark equivalent plan, or 3. a Secretary approved plan
- Until 2009, dental coverage was an "optional," not a mandatory benefit
- Cost-sharing may not exceed 5% of annual family income includes both physical and dental
- Preventive services are exempt from cost-sharing
- In 2008, nearly 7.4 million children enrolled in CHIP\*

<sup>\*</sup>Source: Herz E, Peterson C, Baumrucker E. Congressional Research Service. State Children's Health Insurance Program (CHIP): A Brief Overview. March 18, 2009.

## CHIP Dental Programs: 1997-2007

#### **Dental Benefits ---**

Dental Benefit Option in 2007\*:

- 25 states & DC: Medicaid/EPSDT or equivalent dental benefits
- 18 states: State-designed dental benefits
- 7 states: Annual cap on dental benefits
- 1 state: No dental benefit
- Unstable benefit: States could drop or reduce coverage at any time (e.g., TN, TX, UT)
- Children with private medical insurance coverage were not eligible for dental coverage in CHIP

<sup>\*</sup> Gehshan, S. Wyatt, M. *Improving Oral Health Care for Young Children*. National Academy for State Health Policy, Aprill 2007. Accessed at: <a href="http://www.nashp.org/sites/default/files/improving\_oral\_health.pdf">http://www.nashp.org/sites/default/files/improving\_oral\_health.pdf</a>.

## CHIP Reauthorization Act of 2009 (CHIPRA)

- Signed into law February 4, 2009
- Reauthorized through federal fiscal year 2013
- New Dental Provisions:
  - ✓ Dental coverage guarantee
  - ✓ Dental wrap-around option
  - ✓ Mandatory performance reporting
  - ✓ New parent education
  - ✓ Allowance for public-private contracting
  - ✓ Mandatory information for beneficiaries
  - ✓ Quality assurance
  - ✓ GAO study on dental access and providers

#### Dental Benefit

Definition of dental coverage ---

"necessary to prevent disease and promote oral health, restore oral structures to health and function, and treat emergency conditions."

#### Benchmark Plans:

- FEHBP most frequently for dependent dental coverage over previous 2 years
- State employee dependent dental coverage that is selected most frequently in the previous 2 years, or
- Commercial dental insurance with the largest non-Medicaid enrollment of dependents

Implementation Effective: October 1, 2009

## Supplemental Dental Coverage

Definition of Supplemental Dental Coverage (aka Dental "Wrap") ---

"in the case of any child who is enrolled in a group health plan or health insurance coverage offered through an employer who would....satisfy the requirements of being a targeted low-income child under the State child health plan, a state may...provide dental coverage"

State option to provide CHIP dental coverage for children with private medical but limited or no dental insurance:

States may only offer "wrap" if:

- Cover children at level permitted by state as of 1/1/09
- There is no active waiting list
- Provides benefits to all children who apply for and meet eligibility standards
- The benefits and cost-sharing are the same for children in full CHIP

Implementation Effective: April 1, 2009

## **Performance Reporting**

Performance Measures --

Establishes a requirement that states report on CHIP dental program performance.

#### Measures include:

- Similar to Medicaid CMS-416 report (children who receive any, preventive, or restorative dental care)
- Number of children (for age group that includes children 8 years of age) who have received sealants on at least one permanent tooth.

The law further requires information from MCOs and other vendors who administer CHIP programs.

Implementation Effective: Annually beginning 2010

#### **New Parent Education**

Dental Education for Parents of Newborns ---

"The Secretary shall develop...a program to deliver oral health educational materials that inform new parents about risks for, and prevention of, early childhood caries and the need for a dental visit within their newborn's first year of life"

#### Clarifies the program must:

- Be developed and implemented through entities that fund or provide perinatal care services in CHIP
- Inform new parents about risks for and prevention of early childhood caries
- Inform new parents about the need for a dental visit within their newborn's first year of life

Implementation Effective: no date provided

## **Public-Private Contracting**

#### Contracting with FQHCs ---

"...the State will not prevent a Federally-qualified health center from entering into contractual relationship with private practice dental providers..."

#### Clarification:

- FQHCs may contract with private dentists in order to expand their capacity to deliver dental services to their clients
- A State may not require a dentist to enroll as a Medicaid or CHIP provider in order for the FQHC to claim for their services

Implementation Effective: January 1, 2009

#### Information for Beneficiaries

Informing Medicaid & CHIP Beneficiaries ---

"The Secretary shall work with States, pediatric dentists, and other dental providers to include...a current and accurate list of all such dentists and providers within each State that provide dental services to children enrolled [in Medicaid or CHIP]..."

Information Required on Insure Kids Now website and hotline\*:

- An accurate list of all providers that provide dental services to children enrolled in Medicaid or CHIP – updated quarterly
- A description of the dental services provided under Medicaid and CHIP – updated annually

Implementation Effective: August 4, 2009

\*www.insurekidsnow.gov and 1-877-KIDS-NOW

## **Quality Assurance**

Quality of Children's Health Care ---

Requires the inclusion of dental care in federal reports on the quality of children's health care under Medicaid & CHIP

**Specific Quality Requirements:** 

- specifies inclusion of information on the "status of efforts to improve dental care"
- dental professionals, including pediatric dental professionals, are to be involved in quality assurance programs

Implementation Effective: January 1, 2010 – January 1, 2011

## **GAO Study**

Government Accountability Office is required to provide ---

"...a study that examines (A) access to dental services by children in underserved areas; (B) children's access to oral health care...under Medicaid and CHIP; (C) the feasibility and appropriateness of using qualified mid-level dental health providers..."

Access to oral health care, specifically defined as:

- willingness of dental providers to treat children in Medicaid & CHIP;
- children's access to networks of care, including such networks that serve special needs children
- geographic availability of oral health care in Medicaid & CHIP

Feasibility of mid-levels, specifically:

- in coordination with dentists
- to improve access for children to oral health services and public health

Implementation Effective: August 4, 2010

### National Oral Health Policy Center

#### The **National Oral Health Policy Center** is a collaborative effort of:

- ★ Association of Maternal and Child Health Programs
- ★ Association of State and Territorial Dental Directors
- ☆ Children's Dental Health Project
- ★ Medicaid/SCHIP Dental Association
- ★ National Academy for State Health Policy









with funding from...



Maternal and Child Health Bureau/Health Resources and Services
Administration/Department of Health and Human Services

The **Policy Center** promotes the understanding of effective policy options to address ongoing disparities in children's oral health. The three-year initiative has set out to map a course for improving family oral health by building knowledge and skills of professionals with the ability to steer systems changes.