










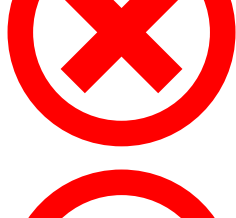


# Bridging the Gap: Why Dental Coverage Should Be Treated as Health Care



### The Problem:

Medical and dental care are separated, yet oral health is critical to overall health. While pediatric dental coverage is a required benefit under ACA health plans, most adult dental coverage is optional, limited, and lacks strong consumer protections. As a result, many Coloradans delay necessary care due to cost, leading to worsening health outcomes.

## The Coverage Divide: Protections in Health vs. Dental Insurance

Protection:	Health Insurance (ACA)	Dental Insurance
Covers essential benefits		
No annual/lifetime limits		
Annual out-of-pocket maximum		
Free preventive care		
Limits on administrative costs/profits (80/20 rule)		
Minimum value standards		

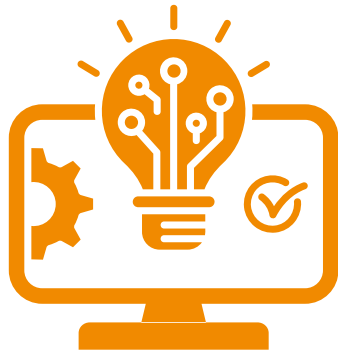


### A Better Way Forward: Integrating Oral Health

Recent federal rules now allow states to add adult dental benefits to their Essential Health Benefits (EHB) benchmark plan.

This would:

- End annual coverage caps
- Expand consumer protections
- Improve health equity and whole-person care



### Solutions That Work

- ✓ Add adult dental to Colorado’s EHB benchmark plan
- ✓ Train providers to screen for oral health needs
- ✓ Fund dental navigators and community programs
- ✓ Create bilingual and culturally responsive outreach



### Cost Savings:



Bundling pediatric dental into health insurance is ~80% cheaper than stand-alone plans. Including adult dental could offer long-term cost savings while improving health outcomes.



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