

Dental Plan Preview and Plan Compare Display Frequently Asked Questions

Dental Plan Preview and Plan Compare Display FAQ

Release Date: October 9, 2015

Q1: What modifications were made to the dental benefits icon in Plan Preview and Plan Compare for Stand-alone dental plans in the individual market Federally-facilitated Marketplaces?

A1: As part of a planned technical correction to Plan Preview and Plan Compare for individual market Stand-alone dental plans (SADPs), the dental benefits icon will now only display for those SADPs with three categories of adult benefits. Prior to the correction, SADPs with two adult benefits were erroneously displayed as providing a “Dental: Child & Adult” icon on the plan selection page. The Centers for Medicare & Medicaid Services (CMS) made this technical change in order to be consistent with our stated policy, as noted in the 2014, 2015 and 2016 Plan Preview User Guide.¹ The User Guide explains that in order to have the “Dental: Child & Adult” icon display, CMS requires SADPs to cover three categories of pediatric benefits (i.e., Dental Check-up, Basic, and Major), as well as all three categories of adult benefits (i.e., Routine, Basic, and Major).

CMS believes that a consumer should have the general expectation that an SADP that offers adult benefits would cover services typically offered by a dental plan, including preventive care and minor and major dental services. This is similar to how CMS interprets pediatric benefits for the purpose of displaying the “Dental: Child” icon. However, CMS understands that some issuers may not have noted this policy even though it is articulated in the Plan Preview User Guide. As such, CMS is giving issuers that did not meet the standard for displaying the “Dental: Child & Adult” icon the opportunity to meet the criteria by submitting a Data Change Request and correcting their data within the Data Correction Window to reflect the addition of Major Dental to their adult benefits in order to have the applicable icon display, to the extent such a change is permitted in accordance with applicable State requirements. Affected issuers have been sent an email inviting the issuer to participate in the Data Correction Window.

¹ <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/FFM-PM-User-Guide-Plan-Preview-0515015.pdf>.