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# A BILL FOR AN ACT

RELATING TO PEDIATRIC DENTAL HEALTH COVERAGE.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1           SECTION 1. The legislature finds that failure to prevent  
2 dental problems has long-term adverse effects that are  
3 consequential and costly to families and the health care system.  
4 A review by the Children's Dental Health Project reports that  
5 the progressive nature of dental diseases, coupled with lack of  
6 access to preventive care, can significantly diminish the  
7 general health and quality for affected children. Failure to  
8 prevent dental problems has long-term adverse effects that are  
9 consequential and costly. Without access to regular preventive  
10 dental services, dental care for many children is postponed  
11 until symptoms, such as toothache and facial abscess, become so  
12 acute that care is sought in hospital emergency departments,  
13 driving up health care costs.

14           A three-year aggregate comparison of medicaid reimbursement  
15 for inpatient emergency department treatment (\$6,498) versus  
16 preventive treatment (\$660) revealed that on average, the cost  
17 to manage symptoms related to dental caries on an inpatient



1 basis is approximately ten times more than to provide dental  
2 care for these same patients in a dental office.

3         Statistics from Healthy Smiles Hawaii, a local dental  
4 health program, indicate that the rate of tooth decay among  
5 children living in Hawaii is two times as high as that among  
6 children on the mainland. Early childhood cavities are the  
7 number one chronic disease affecting young children. Less than  
8 nineteen per cent of local six-year-olds bear cavity-free  
9 permanent teeth, compared to more than ninety-four per cent of  
10 their mainland counterparts.

11         Healthy Smiles Hawaii also reported that medical insurance  
12 is a strong predictor of access to dental care. Uninsured  
13 children are 2.5 times less likely than insured children to  
14 receive dental care. Children from families without dental  
15 insurance are three times more likely to have dental needs than  
16 children with either public or private insurance. For each  
17 child without medical insurance, there are at least 2.6 children  
18 without dental insurance.

19         The Patient Protection and Affordable Care Act acknowledges  
20 the importance of pediatric dental healthcare. Pediatric dental  
21 benefits are included among the ten categories of essential



1 health benefits that must be offered inside and outside of the  
2 exchange market.

3       Currently, ninety-eight per cent of commercial dental  
4 insurance plans nationally are priced and purchased separately  
5 from medical insurance plans. Within the exchange, the Patient  
6 Protection and Affordable Care Act allows individuals to  
7 purchase dental plans covering pediatric dental benefits  
8 separately through stand-alone dental plans, in conjunction with  
9 a qualified health plan, or embedded in a quality health plan.  
10 Individuals who need pediatric dental benefits will not be  
11 required to purchase such benefits.

12       The legislature believes that requiring individuals under  
13 age nineteen to purchase pediatric dental coverage inside the  
14 exchange will ensure that the majority of Hawaii's children will  
15 enjoy dental health benefits. Furthermore, with more people  
16 purchasing these plans, risk will be spread across a larger  
17 population, minimizing the opportunity for adverse selection.

18       The purpose of this Act is to ensure that individuals under  
19 age nineteen purchase pediatric dental coverage through the  
20 connector. This will ensure dental health coverage for our  
21 children and go far in reducing other long-term health problems  
22 for our keiki.



1 SECTION 2. Chapter 435H, Hawaii Revised Statutes, is  
2 amended by adding a new section to be appropriately designated  
3 and to read as follows:

4 "§435H- Pediatric dental coverage mandatory for certain  
5 individuals. The connector shall ensure that all individuals  
6 under age nineteen purchase all of the Federal Act essential  
7 health benefits, including pediatric dental coverage. If an  
8 individual selects a qualified plan that does not include  
9 pediatric dental coverage, the connector shall alert the  
10 individual and require the individual to:

- 11 (1) Reselect a qualified plan with pediatric dental  
12 coverage; or  
13 (2) Add a qualified dental plan to the purchase."

14 SECTION 3. New statutory material is underscored.

15 SECTION 4. This Act shall take effect upon its approval.

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**Report Title:**

Keiki Dental Health Coverage; Health Connector

**Description:**

Requires the Hawaii health connector to ensure that all individuals under age nineteen purchase Federal Act essential benefits including pediatric dental coverage under a health plan. (SD1)

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

