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August 12, 2009

CNN Truth Squad: Will dental insurance be offered under the proposed Health Insurance Exchange?

Posted: August 12th, 2009 04:14 PM ET

**The Statement:** Mike, from Bristol, Connecticut, told CNN that "I've heard dental service will not be covered under the Health Insurance Exchange. Seems like we have to wait for a tooth to become life-threatening before it is considered health care. Why is my mouth not considered part of my health?"

(Get the facts and the verdict after the jump)

**The Facts:** Under the administration's health-care overhaul, people can keep their own health insurance. Under a proposed Health Insurance Exchange, uninsured people can pick from private and public options for health care, and the proposed public option in one House bill offers dental care.

The proposed "basic" public plan would cover dental/oral health for "children under 21 years of age." Adults could get coverage under another "premium-plus" public plan that would cost more.

These are spelled out in H.R. 3200 — America's Affordable Health Choices Act of 2009 — on pages 28 and 86-87.

There are doubts among health-care policy experts that dental care will see the light of day in the public plan.

Professor Debra Street, an expert in health-care policy at State University of New York-Buffalo, is among those who doubt dental coverage will end up in the final public option if such an option is in the final bill hammered out by lawmakers.

That's because of the track record with other federal health-care programs. Dental coverage hasn't been available in Medicare and it hasn't been well-funded in Medicaid, where coverage differs state by state, Street said.

The details of the plan are still undetermined as lawmakers work to shape the legislation.

**The Verdict: True but incomplete.** The basic public plan in the House would only cover dental care for children under 21, but an adult could pay extra for the coverage.

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