



PEDIATRIC DENTAL FORMS AND BINDERS

OREGON INSURANCE DIVISION

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DENTAL FORMS AND BINDERS TRAINING AGENDA

- **Introductions**
- **Dental filing timelines**
- **Pediatric dental forms**
- **Dental binders**
- **Non-exchange-certified dental**
- **Helpful links**
- **Questions and answers**
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PEDIATRIC DENTAL FILING TIMELINES

- Dental (individual only) rates due **April 30**.
- All dental forms (individual and small group) due **April 30**.
- All dental binders (individual and small group) due **May 31**.
 - This date may be adjusted depending on when the revised CMS templates are available.
 - We will let you know by E-notify if the date changes.
- **No reopening of filings allowed after:**
 - **August 15** for dental binders.
 - **October 31** for dental forms.

PEDIATRIC DENTAL FILING TIMELINES

- **What does “exchange certified pediatric dental” mean?**
 - Plans that meet all of Oregon’s pediatric dental essential health benefit requirements and are certified through the exchange (Cover Oregon).
- **To become exchange certified, whether plans are sold inside or outside the exchange, it is a two or three step filing process.**
 - Forms (for both individual and small group)
 - Rates (for individual only)
 - Binders (for both individual and small group)
- **To become exchange certified, you may not file paper filings. Form, rate, and binder filings must be done through SERFF.**

PEDIATRIC DENTAL FORM PRODUCT STANDARDS

- New product standard this year for exchange certified pediatric dental (Affordable Care Act): Form 440-4978.
- Use this product standard if filing for exchange certified pediatric dental, whether selling inside or outside of the exchange.
- This will be the product standard used for exchange certified pediatric dental form and rate filings.

PEDIATRIC DENTAL FORM PRODUCT STANDARDS

- This product standard was developed from the existing dental product standard (Form 440-3172A), but we added extensive detail policy provision requirements and other new standards.
- Clarified what standards are applicable for inside-exchange plans only.
- “Variability in forms” section expanded.
- Listed links to the State CHIP plan benefit checklist and a D-code list of covered services in the State CHIP plan.

PEDIATRIC DENTAL FORM PRODUCT STANDARDS

- **D codes:** We are no longer requiring dental carriers to list every covered D code in their policy or certificate, but some carriers may choose to list anyway. We will be looking for the required benefits listed in the policy or certificate during our review.
- **New standard:** Same-sex marriages performed in other states (OAR 105-010-0018).
- **Out-of-pocket maximum (inside exchange only):** Cover Oregon has established an out-of-pocket maximum for pediatric dental essential health benefits (EHB) of \$1,000 per member. Forms and benefit summaries should accurately reflect this for inside-exchange plans.

PEDIATRIC DENTAL FORM PRODUCT STANDARDS

- “Pediatric dental benefits” means the benefits described in the children’s dental provisions of the State Children’s Health Insurance Plan (CHIP).
 - The policy or certificate must provide benefits that are substantially equal to the benefits offered in the State CHIP plan. (ACA section 1302(b)(1)(J))
 - All exchange certified pediatric dental plans (sold inside or outside of the exchange) must cover the pediatric EHBs.
- **Under 19:** Pediatric dental benefits are payable to persons under 19 years of age. (OAR 836-053-0008(1)(d))
- **Minimum benefits:** Coverage must meet the minimum benefits as listed in the product standards pages 10 - 23. The policy or certificate may have more generous coverage than this, but must at least cover the minimums as listed.

PEDIATRIC DENTAL FORMS

- When providing exchange certified pediatric dental, please use the term “pediatric dental”.
- For plans that are not exchange certified pediatric dental, we will not allow the term “pediatric dental” to be used per ORS 742.005(2) for being likely to mislead a consumer into thinking they are receiving an exchange certified pediatric dental plan, when they are not.

PEDIATRIC DENTAL FORMS

- **Reasonable assurance** – OIG provided updated guidance on January 31, 2014, stating that it is up to carriers to decide how they will determine reasonable assurance for plans outside of the exchange. However, an absence of reasonable assurance is not an exception to the ACA's guaranteed issue requirements.
- **Guaranteed issue** – Inside the exchange, standalone dental plans are guaranteed issue. Outside exchange, standalone plans are not guaranteed issue.

PEDIATRIC DENTAL RATES

- Individual rates must be submitted under the requirements on product standard pages 23-26. Rates may be submitted in the same filing as the forms or in a separate rate filing.
- For individual rates, carriers must submit one rate filing that includes rates for outside and inside the exchange (including family and pediatric dental plans).
- OID does not have rate authority over small group dental rates, so those do not need to be filed with us.

PEDIATRIC DENTAL BINDERS

- Created new product standard this year for exchange certified pediatric dental (Affordable Care Act) binders: Form 440-4980.
- Clarified what items are to be submitted in binders and whether they apply only to inside-exchange plans.
- Use this product standard if filing for exchange certified pediatric dental, whether selling inside or outside of the exchange.
- Binder filings need to be submitted for pediatric dental plans that will be certified through the exchange.

PEDIATRIC DENTAL BINDERS

Number of plans allowed to be certified for 2015:

- **Inside exchange only** – Carriers may submit up to three high plans and three low plans per market for certification.
 - Up to 12 plans total: 3 high (individual), 3 high (small group), 3 low (individual), 3 low (small group)
- **Outside exchange only** – Cover Oregon will certify 2015 Stand Alone Dental Plans (SADPs) offered by any licensed carriers, regardless of exchange participation. Carriers may submit up to 10 SADPs per market for certification.
 - Up to 20 plans total: 10 (individual), 10 (small group)

PEDIATRIC DENTAL BINDERS

Cover Oregon has requested that these items be manually added to the Plan and Benefits template for **inside-exchange plans only. These items need to be named exactly as listed below for their system requirements. Please copy and paste directly from the SERFF instructions document.**

Routine Exams and X-rays – Adult
Prophylaxis (Cleanings) – Adult
Restorative Dentistry (Fillings) – Adult
Crowns – Adult
Dentures – Adult
Bridges – Adult
Periodontal – Adult
Endodontics – Adult
Surgical Extractions – Adult
Orthodontia – Adult
Annual Maximum – Adult

Routine Exams and X-rays – Child
Prophylaxis (Cleanings) – Child
Restorative Dentistry (Fillings) – Child
Crowns – Child
Dentures – Child
Bridges – Child
Periodontal – Child
Endodontics – Child
Surgical Extractions – Child
Orthodontia for Cleft Palate or Cleft Lip Only – Child
All Other Orthodontia – Child

PEDIATRIC DENTAL BINDERS

- For inside-exchange plans, Cover Oregon has created a useful document called “Cover Oregon SERFF Template Guidelines (Dental Plans)”.
- This document provides guidance on how things are entered into the Plan and Benefits template and how they will ultimately display on Cover Oregon’s website.
- For questions about this document, please contact: Katie Button (kbutton@coveroregon.com, 503-373-9411) or Jill McMahan (jmcMahon@coveroregon.com) at Cover Oregon.

PEDIATRIC DENTAL BINDERS

- **Plan names (inside exchange only):** Dental plan names may contain no more than 40 characters and may not include any special characters. There are no other specific requirements for dental plan names.
- **Benefit summary (inside exchange only):** One benefit summary must be uploaded per plan. The benefits and numbers expressed in each plan's benefit summary must match what was approved in the form filing. Each benefit summary should also match what is listed in the Plan and Benefits template.
- **Benefit summary naming convention (inside exchange only):** For benefit summaries, all must be listed under the Benefit Summary prompt and named starting with their 17-digit HIOS ID (at the variant level, including the dash) as the first part of the file name and then the plan name in order for them to be imported correctly into Cover Oregon's system. An example of how the benefit summary should be named is: 12345OR0000000-00 Super Low Plan

PEDIATRIC DENTAL BINDERS

- **Adult information (inside exchange only)** - Carriers have to enter adult information on the template (for family plans with pediatric and adult).
- **Actuarial Value supporting documentation and justification** – We need one document for high plans and one document for low plans (or one document if it covers both high and low) and has to say:
 - (1) Benefits were designed to achieve 70% (low) or 85% (high).
 - (2) The AV was calculated as the ratio of estimated claims cost paid by the plan to allow claims.
 - Also, this document must include an actuary certification and signature.

NON EXCHANGE CERTIFIED DENTAL

- Updated product standard this year for dental that will not be certified by the exchange (non-ACA): Form 440-3172A.
- Use this product standard if filing for non-ACA dental forms and rates.
- Non-ACA dental forms (individual and group) and rates (individual only) may be submitted at any time during the year.
- Binders do not need to be submitted for these non-ACA dental products.

HELPFUL LINKS

- **Oregon Insurance Division (OID) website:** www.insurance.oregon.gov
- **OID Rates and Forms page:** <http://www.oregon.gov/DCBS/insurance/insurers/rates-forms/Pages/rates-forms.aspx>
- **Health filing requirements** (where product standards and other requirements are found): <http://www.oregon.gov/DCBS/insurance/insurers/rates-forms/filing/Pages/Health/health.aspx>
- **State CHIP plan checklist:** <http://www.oregon.gov/DCBS/insurance/insurers/rates-forms/Documents/pediatric-dental-checklist.pdf>
- **Covered and non-covered services (D code list):** <http://www.dhs.state.or.us/policy/healthplan/guides/dental/cov-noncov0112.pdf>
- **2013 Oregon Revised Statutes:** http://www.oregonlegislature.gov/bills_laws/Pages/ORS.aspx
- **Oregon Administrative Rules, Insurance Division, Chapter 836:** <http://www.oregon.gov/DCBS/insurance/legal/laws/Pages/oars.aspx>
- **OID E-Notify sign-up or to adjust subscriber preferences:** <https://public.govdelivery.com/accounts/ORDCBS/subscriber/new?qsp=276>
- **Rates and Forms Training website** (all materials from our trainings and archived training videos are found here): <http://www.oregon.gov/DCBS/insurance/insurers/rates-forms/Pages/training.aspx>
- **Reasonable assurance updated guidance (1/31/14):** http://content.govdelivery.com/attachments/ORDCBS/2014/01/31/file_attachments/267207/Reasonable%2BAssurance%2B-%2B1.31.14.pdf
- **Cover Oregon carrier information:** <http://resources.coveroregon.com/carrier-information.html>

PEDIATRIC DENTAL FORMS AND BINDERS

- **Carrier meetings** - This year, we're offering to hold meetings or conference calls with carriers pre-filing to answer any questions the carrier may have.
 - Your forms and binder analyst would be present, along with an OID actuary.
 - We would ask that the carrier also bring a forms person, binder person, and an actuary. We have held a couple of these meetings so far with medical carriers and they have been highly successful.
- **In order to request a meeting, please contact your analyst directly.**

HEALTH ANALYST ASSIGNMENTS FOR DENTAL CARRIERS

- **Jenni Bertels**, 503-947-7255, jennifer.bertels@state.or.us
Aetna, Ameritas Life, ATRIO, FamilyCare, Health Net, Mutual of Omaha, PacificSource, Reliance Standard, Samaritan, Standard, Sun Life, Trillium, United of Omaha, Willamette Dental
- **Carolyn Hancock**, 503-947-7214, carolyn.a.hancock@state.or.us
BridgeSpan, Dentegra, Health Republic, John Alden Life, LifeMap Assurance, Moda, Oregon Dental Service, Regence, UnitedHealthcare, Union Security, Time
- **Tashia Sample**, 503-947-7210, tashia.m.sample@state.or.us /
Daniel Khin, 503-947-7206, daniel.n.khin@state.or.us
BEST Life and Health, Community Care of Oregon, Dental Health Services, Guardian Life, Kaiser, Kansas City Life, LifeWise, Mega, Mid Rogue, Providence, association filings

QUESTIONS ?

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