

FREQUENTLY ASKED QUESTIONS

Child dental benefits for small business plans

This document can help address some frequently asked questions about child dental coverage, as well as coordination of benefits when you offer a family dental plan paired with a Kaiser Permanente metal plan.

Dental coverage

All Kaiser Foundation Health Plan HMO and Kaiser Permanente Insurance Company (KPIC)¹ PPO metal plans cover the Affordable Care Act-defined essential health benefits, which include child dental services.

- HMO members receive child dental benefits through a separate child dental plan underwritten by Delta Dental of California (DeltaCare USA).
- PPO members receive child dental benefits as part of their regular health coverage and not as a separate insurance plan.
- Child dental services apply to all members under 19 years old. If an HMO member turns 19 before the current contract renews, coverage is extended until the contract renewal date. Coverage for a PPO member who turns 19 extends through the end of the month they turn 19.
- Grandfathered (nonmetal) plans² don't include child dental coverage, but supplemental child dental coverage may be purchased and paired with a grandfathered (nonmetal) HMO plan. In this case, child dental coverage is available up to age 26. Supplemental coverage can only be added to a grandfathered (nonmetal) HMO plan during the health plan renewal period.

Q: How does child dental coverage work?

A: Kaiser Permanente contracts with Delta Dental of California to offer child dental coverage to small groups through the DeltaCare USA network for HMO plans and Delta Dental of California for KPIC Small Group PPO plans.

HMO plans

- When your employees enroll in a Kaiser Permanente HMO metal plan, their children will have child dental coverage and be assigned to a network dentist for covered services.
- Within 7 to 10 business days of enrolling in an HMO plan, employees will receive a welcome letter from Delta Dental that includes the child's ID number and assigned dentist. Two ID cards are included which will contain the enrollee's name, enrollee's number, and the Delta group number. If they don't receive a welcome letter, employees can contact Delta Dental at **800-589-4618** to confirm their child's coverage, ID number, and provider assignment.
- Children must see their assigned dentist for care – except for emergency services, out-of-area urgent services, or specialty services preauthorized by Delta Dental.
- Employees can change their child's assigned dentist at any time.

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PPO plans

- When your employees enroll in a KPIC PPO metal plan, their children will have child dental coverage; however, they won't be assigned to a particular dentist, get a welcome letter, or an ID number.
- Children aren't assigned to a particular dentist and can see any dental provider. You may see any provider for your covered treatment, whether the provider is a PPO, Premier, or a non-Delta Dental provider.
- There are 2 ways members can locate a PPO provider:
 1. Use the provider search function at **deltadentalins.com**, which locates providers by location, specialty, and network type.
 2. Call the Delta Dental Customer Service Center at **800-835-2244**.

Q: Can my employees change their DeltaCare USA (HMO) assigned dentist?

A: Yes, a member can choose a different DeltaCare USA (HMO) provider by visiting the Delta Dental website, **deltadentalins.com**. Members must request the change from Delta Dental by the 21st of the month for the new dentist to be effective on the 1st of the following month. **Example:** If a member requests a new dentist on June 21, they can see that dentist starting on July 1. If they request a new dentist on June 22, they wouldn't be able to see that dentist until August 1.

Q: What does child dental coverage include?

A: Coverage includes preventive care, fillings, and other services. Orthodontia is covered when medically necessary.

HMO plan details

See the Delta Dental Combined *Evidence of Coverage (EOC)* and Disclosure Form attached to your health plan for detailed information by visiting **kp.org/plandocuments**, selecting California from the "Small Groups" drop-down menu, and then selecting your group's health plan.

PPO plan details

See the pediatric dental benefits section for your health plan in the *Certificate of Insurance (COI)* by visiting **kp.org/plandocuments**, selecting California from the "Small Groups" drop-down menu, and then selecting your group's health plan.

Q: Is there a coverage limit on DeltaCare USA (HMO) child dental care?

A: There's no annual limit to the amount of covered medically necessary services a child can receive. The annual out-of-pocket maximum is \$350 per child or \$700 per multiple children.

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Supplemental family dental plans (optional)

We offer 3 types of family dental plans to meet your needs – KPIC Premier fee-for-service (FFS), KPIC PPO, and DeltaCare HMO. Please note that the DeltaCare HMO family dental plan can't be offered with any PPO health insurance plans.

- ▶ When you offer a family dental plan, each subscriber and dependent enrolled in the Kaiser Permanente health plan must also be enrolled in the dental plan. This includes adults and dependent children up to age 26 (if you offer your employees dependent coverage).
- ▶ Family dental plans can be paired with either metal or nonmetal HMO plans.³
- ▶ Supplemental dental coverage offers potential cost savings for certain child dental services if there's coordination of benefits between the HMO or PPO metal plan and the family dental plan.
- ▶ Family dental plans can only be purchased when your group first enrolls or at renewal.
- ▶ Family dental plans are only available to employees enrolled in a Kaiser Permanente health plan.

Note: Family dental plans are not a substitute for the child dental coverage required by the ACA for members under 19. That coverage is included in the Kaiser Permanente health plan. The family dental plan is in addition to that coverage.

Q: Where can I find more information about supplemental family dental plans?

A: Benefit details for all our plans are available at kp.org/smallbusinessplans/ca.

Q: If I buy a supplemental family dental plan, how will that affect the child dental coverage already included in the Kaiser Permanente metal plan?

A: Children under age 19 will have coverage under 2 dental plans. They will have the ACA-required child dental coverage included in their metal plan, as well as the supplemental dental coverage for dependent children included in their family dental plan.

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Q. How will dental benefits be coordinated between the child dental benefits that come with metal plans and any supplemental dental plans?

A. All dental products are in the same Delta Dental benefit system, so Delta Dental will automatically coordinate benefits between the plans. This includes determining which plan is primary and which is secondary. With coordination of benefits, the primary and secondary plans combined may pay up to 100% of the charges.

For both HMO and PPO plans coupled with supplemental Delta Dental coverage:

- ▶ Benefits will be coordinated when a service is provided by a dentist who's covered by both plans.
- ▶ Whichever dental plan is determined as primary normally pays the cost of services first.
- ▶ If there's a remaining balance, the secondary plan will pay:
 - The whole balance due – if the remaining balance is **less than** what the secondary plan would normally pay if it were the only dental plan.
 - The amount it would normally pay – if the remaining balance is the **same or greater than** what the secondary plan would normally pay if it were the only dental plan. In this case, employees would pay any remaining balance after both health plans pay.

If you have additional questions, please contact your broker or the Kaiser Permanente Small Business Services Customer Connection Team at 800-790-4661, option 3, or email us at amt@kp.org.

¹Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc., underwrites the Kaiser Permanente Preferred Provider Organization (PPO) Plan.

²Kaiser Permanente Insurance Company (KPIC) PPO plans for small business are limited to nongrandfathered PPO metal plans only.

³See note 2.