



## Dental Insurance

Seeing a dentist twice a year can help keep your whole body healthy, not just your teeth. A dental checkup can find over 120 illnesses, such as high blood pressure, asthma and heart disease. And, it can give you a brighter smile!

### How to get kynect dental coverage

When you complete your kynect application and get your results, you can select a health plan that includes dental coverage. If you choose to enroll in a stand-alone dental plan and a health plan, then you must choose your health plan first.

### Dental coverage is available 2 ways

Through kynect, you can get dental coverage as part of a health plan, or by itself through a separate, stand-alone dental plan.

**Health plans that include dental coverage.** With kynect, dental coverage is included in some health plans. If a health plan includes dental coverage, you will pay one monthly premium for both. The premium shown for the plan includes both medical and dental coverage.

**Separate, stand-alone dental plans.** In some cases, separate, stand-alone plans are offered. You may want this if the health coverage you choose does not include dental coverage, or if you want different dental coverage. *If you choose a separate dental plan, you'll pay a separate, additional premium.*

### Adult and child dental insurance

Under the Affordable Care Act and Kentucky Regulations, dental insurance is managed differently for individuals up to twenty-one (21) years of age..

**Dental coverage for individuals up to age 21 is an essential health benefit.** This means if you are getting health coverage for someone 20 or younger, dental coverage *must be available* for that person, either as part of a health plan or as a stand-alone plan. *While dental coverage for persons up to age 21 must be available to you, you do not have to buy it.*

**Dental coverage is not an essential health benefit for adults.** Insurers do not have to offer adult dental coverage.



If you have persons up to age 21 in your household who need dental coverage, and you have leftover tax credit you didn't use to help pay for the cost of your family's health insurance, it may be applied to the cost of pediatric dental insurance as long as the persons are on your dental plan and your basic health insurance doesn't include pediatric dental.

### There may be two levels of dental plans offered

The higher coverage level usually has higher premiums and lower copayments and deductibles. You may pay more every month but pay less when you see your dentist. The lower coverage level usually has lower premiums but higher copayments and deductibles. You pay less every month but pay more when you see your dentist.

### Medicaid Dental Program

The Kentucky Medicaid Dental Program covers certain routine preventive and restorative services for children under age 21 who have full Medicaid eligibility. Medicaid does cover some types of dental care for adults.

<b>Adults</b> Coverage for adults is limited, but includes:	<b>Children</b> Coverage for children includes:
<ul style="list-style-type: none"><li>• Oral exams</li><li>• Emergency visits</li><li>• X-rays, extractions</li><li>• Fillings</li></ul>	<ul style="list-style-type: none"><li>• Oral exams</li><li>• Emergency visits</li><li>• X-rays, extractions</li><li>• Fillings for all ages</li><li>• Root canal therapy, crowns, sealants and braces (for severe circumstances) must meet prior authorization criteria</li><li>• Denture repair</li></ul>

### Keep your smile bright!

Visit a dentist at least once every six months. Brush your teeth at least two times a day. A soft-bristled toothbrush is a safe choice for most people.

