



Dear Ms Tibor,

The Connecticut Health Foundation (CT Health) is pleased to provide comments regarding the Mercer Health & Benefits, LLC, Health Insurance Exchange Planning Report. CT Health has focused on oral health as one of its three priority areas since its inception and we would like to focus our comments about the report on dental coverage issues.

The Patient Protection and Affordable Care Act requires that dental coverage be provided for children, yet makes no provisions for adults. Further, the guidelines for defining the required dental coverage for children are far from clear, and at present further guidance is expected although by no means certain.

Through sustained work in the field of oral health, it is clear that:

- Oral health is part of, and directly impacts, overall health
- Dental needs are frequently cited in surveys as the number one unmet health need
- Lack of dental insurance, or under-insurance, are common barriers to people seeking the care they need to stay healthy

The Mercer Report makes little or no mention of issues related to dental coverage. There are many unique historical issues around dental benefits. These issues include a predominance of stand-alone plans and a much higher level of cost-sharing than in medical plans, often creating disincentives to receiving needed care. Due to these issues designing the dental benefit package to ensure adequate coverage without undue complexity within the exchange will present unique challenges.

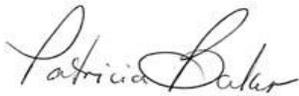
CT Health recommends that:

- More detailed information about dental benefits options be provided to the Exchange Board to ensure they have the necessary information to reach informed decisions around dental benefits
- In the absence of further guidance about the required content of the dental benefits package, guidance be sort from oral health experts to determine what would constitute “adequate coverage”. It is essential that this package include both preventive and routine treatment services.
- Both adults and children be required to obtain dental benefits

- The final package is simple to administer
- Cost-sharing for the consumer on core services is kept to a minimum and cost implications are transparent

We appreciate the opportunity to comment on this report. If you have any questions please feel free to contact me at pat@cthealth.org or 860 724 1580.

Sincerely,

A handwritten signature in black ink that reads "Patricia Baker". The signature is written in a cursive style with a large, prominent initial "P".

Patricia Baker
President & CEO

