



# News Release

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FOR IMMEDIATE RELEASE

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## Covered California Announces Second Straight Year of Premium Decreases for Dental Plans

- *The weighted average rate for Covered California’s dental coverage in 2023 will decrease by 1.7 percent, marking the second consecutive year that premiums have gone down for consumers.*
- *More than 294,000 Covered California enrollees have supplemented their health insurance by purchasing optional adult dental coverage, an increase of 28 percent over the previous year.*
- *Eligible consumers can add dental coverage to their plan when they sign up for health insurance during Covered California’s current special-enrollment period, or during open enrollment, which will start this fall.*

SACRAMENTO, Calif. — Covered California announced today that the statewide weighted average rate change for dental coverage in 2023 will be a decrease of 1.7 percent, marking the second straight year that premiums have gone down, and continuing the trend of holding costs steady for consumers.

“The pandemic forced many people to put their dental needs on hold, and dentists saw increased cases of cavities, gum disease and stress-related tooth damage,” said Jessica Altman, executive director of Covered California. “The good news is that rates are going down for the second consecutive year, which will help Californians get the dental care they need at a price they can afford.”

While the standard health benefits for Covered California enrollees include dental coverage for children, adults can purchase optional family dental coverage as an “add-on” to their health plan. The family dental coverage is offered on a “guaranteed issue” basis, meaning the coverage is available to anyone who wants it, regardless of any pre-existing oral health conditions.

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The latest data shows that more than 294,000 people are enrolled in Covered California's dental plans, which represents a 28 percent increase over last year. This significant enrollment increase is likely due to the enhanced financial help made available through the American Rescue Plan, which lowered the cost of health insurance for most Covered California enrollees, making room in the budget for dental coverage. With the Inflation Reduction Act extending this level of assistance for another three years, dental coverage remains more in reach than ever before.

"Increasing access to dental health is critical to Covered California's mission, given the connection between oral health and overall health," said Dr. Alice Chen, the Chief Medical Officer for Covered California. She added, "Our goal is for our members to not only *have* dental coverage, but also importantly to *use* their dental coverage for regular preventive care."

Covered California offers both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans, giving consumers a choice in the type of plan that will work best for them. Covered California's participating dental carriers for 2023 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California, and Dental Health Services.

Liberty Dental Plan will leave the exchange at the end of 2022. The move will affect approximately 26,000 people, which is about 9 percent of Covered California's dental enrollees. All affected members will be notified of the plan's withdrawal prior to renewal, and they will be offered the opportunity to pick any dental plan available to them. Consumers will also be provided the automatic renewal option of the lowest-cost DHMO in their ZIP code.

"Dental coverage is the right choice for many people, and we're proud to offer very good options for those who get their health coverage through Covered California," Altman said. "Whether people are coming to us for the first time or plan to renew their dental coverage this fall, they will see a wide variety of choices as well as stable and competitive prices."

All health plans purchased through Covered California automatically include dental coverage for members under the age of 19. Family dental plans for adults are available at an extra cost and are not eligible for federal financial help to lower premiums. Parents can also add their children to family dental plans, but this is extra insurance on top of the automatic dental coverage, and comes at an additional cost.

The benefits and rates of Covered California's family dental plans can be viewed at <https://www.coveredca.com/dental/adult-add-on/hmo/>.

### **Covered California's Special-Enrollment Period**

While the rate decrease and coverage options will not go into effect until Jan. 1, 2023,

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consumers who experience a “qualifying life event” can sign up for health care and dental coverage during Covered California’s special-enrollment period. There are several qualifying life events that would enable people to sign up for coverage due to the public health emergency and the American Rescue Plan:

- You or a family member have been affected by the COVID-19 pandemic.
- You have a household income under 150 percent of the federal poverty level, which is less than \$19,320 for an individual and \$39,750 for a family of four.
  - Eligible consumers in this income bracket can find Silver 94 plans, the most generous coverage available through Covered California, with no monthly premium.
- You paid the penalty because you did not have health insurance.

A full list of qualifying life events can be found [here](#).

Consumers who sign up during special enrollment will have their coverage begin on the first of the following month. Consumers can explore their options in a number of different ways, including:

- Covered California’s online [Shop and Compare Tool](#) will show consumers if they are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting <https://www.coveredca.com/support/contact-us/>.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.

### **About Covered California**

Covered California is the state’s Affordable Care Act marketplace, where Californians can find affordable, high-quality health insurance from name brand companies. It is the only place where individuals who qualify can get financial help on a sliding scale to reduce their monthly costs. Depending on their income, some consumers may qualify for the free or low-cost Medi-Cal program.

Covered California is an independent part of the state government – overseen by a five-member board appointed by the governor and the Legislature – with a mission to increase the number of insured Californians, improve health care quality, lower costs, and reduce health care disparities. For more information about Covered California, please visit [www.CoveredCA.com](http://www.CoveredCA.com).

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