

News Release

Media line: (916) 206-7777 @CoveredCANews media@covered.ca.gov

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Covered California Announces Premium Change for 2024 Dental Plans

SACRAMENTO, Calif. — Covered California announced that the statewide weighted average rate change for dental coverage in 2024 will be 4.31 percent. The rate increase is the first since 2020 and continues a trend of holding costs steady for consumers.

"On the heels of two consecutive years of rate decreases for dental coverage, this uptick is representative of a challenging year for health care costs across the nation," Covered California Executive Director Jessica Altman said. "Dental care is critical to overall health and well-being, and despite the increase, we're pleased to continue to offer our enrollees competitively priced, quality dental options that provide incredible value and choice."

Year	2022	2023	2024	3-Year Average
Weighted Average	-0.95%	-1.7%	4.31%	0.55%

Factoring in the rate decreases for 2022 and 2023, the three-year average rate change is just 0.55 percent.

The standard health benefits for Covered California enrollees include dental coverage for members under the age of 19, and adults can purchase family dental coverage as an "add-on" to their health plan. While this insurance is not eligible for financial help, the family dental coverage is available to anyone who wants it, regardless of any preexisting oral health conditions.

Since 2020, the number of Covered California enrollees purchasing dental coverage has increased by over 40 percent. The latest data shows that nearly 297,000 people are enrolled in dental plans, paying an average of just \$26 per month.

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"Covered California understands the critical connection between oral health and wholeperson health," said Dr. Monica Soni, chief medical officer for Covered California. "Poor oral health is connected to diseases like diabetes, cancer, heart disease and an overall reduced quality of life. Making sure teeth and gums are healthy and having access to regular dental care are essential to protecting both our physical and mental health."

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 2024 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California and Dental Health Services.

"Whether Californians are enrolling for the first time or plan to renew their dental coverage this fall, Covered California has a stable and competitive dental marketplace for them to choose from," Altman said.

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 change and coverage options will not go into effect until Jan. 1, 2024, consumers who experience a qualifying life event can sign up for health 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. A full list of can be found here.

People who sign up during special enrollment will have their coverage begin on the first of the following month. They 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.

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About Covered California

Covered California is the state's Patient Protection and 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.

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