

## Dental coverage in the Marketplace

In the Health Insurance Marketplace, you can get dental coverage 2 ways: as part of a health plan, or by itself through a separate, stand-alone dental plan.

**IMPORTANT:** You can't buy a Marketplace dental plan unless you're buying a health plan at the same time.

Separate, stand-alone dental plans are offered. You can see them when you shop for plans in the Marketplace. If you choose a separate dental plan, you'll pay a separate, additional premium.

## How to preview dental plans

Click the link below and answer a few income and household questions. You can then preview health plans with dental, and stand-alone dental plans.

<https://www.healthcare.gov/see-plans/>

## Dental plan categories: High and low

There are 2 categories of Marketplace dental plans: High and low.

- The high coverage level has higher premiums but lower copayments and deductibles. So you'll pay more every month, but less when you use dental services.
- The low coverage level has lower premiums but higher copayments and deductibles. So you'll pay less every month, but more when you use dental services.

When you compare dental plans in the Marketplace, you'll find details about each plan's costs, copayments, deductibles, and services covered.

## Adult & child dental insurance in the Marketplace

Under the health care law, dental insurance is treated differently for adults and children 18 and under.

- Dental coverage is an essential health benefit for children. This means if you're getting health coverage for someone 18 or younger, dental coverage must be available for your child either as part of a health plan or as a stand-alone plan. **Note:** While dental coverage for children must be available to you, you don't have to buy it.
- Dental coverage isn't an essential health benefit for adults. Insurers don't have to offer adult dental coverage.

## How to get the best deal on health/dental insurance

Depending on household income, you may be eligible for a premium tax credit. These can drastically lower the cost of health insurance premiums. To find out if you qualify, please contact a benefits representative at Gallen Insurance.

**Reach out to Mike, Jay or Brin in our Health & Life Department by calling 610-777-4123**

