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**Health Care & Wellness Committee**

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**HB 2467**

**Brief Description:** Allowing dental benefits to be offered in the Washington state health benefit exchange separately or within a qualified health plan.

**Sponsors:** Representatives Jinkins, Manweller, Cody, DeBolt, Green, Liias and Dunshee.

**Brief Summary of Bill**

- Allows embedded dental coverage to be offered in the Washington Healthplanfinder.
- Removes the requirement that dental coverage be priced separately within the Washington Healthplanfinder.

**Hearing Date:** 1/20/14

**Staff:** Jim Morishima (786-7191).

**Background:**

Under the federal Patient Protection and Affordable Care Act (PPACA), most individual and small group health insurance plans must cover 10 categories of essential health benefits, one of which is pediatric dental coverage. The PPACA allows stand-alone dental coverage to be offered in states' health benefit exchanges. If stand-alone dental coverage is offered, states may allow health plans to be offered in their health benefit exchanges that do not cover pediatric dental services.

State law allows stand-alone dental coverage to be offered in Washington's health benefit exchange (also known as the Washington Healthplanfinder). Such coverage must be priced and offered separately to assure transparency to consumers.

In the market outside of the Washington Healthplanfinder, pediatric dental coverage may only be offered as part of a health benefit plan. However, beginning January 1, 2015, the Insurance

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Commissioner must allow pediatric oral coverage to be offered within a health benefit plan for non-grandfathered individual and small group market plans offered outside of the Washington Healthplanfinder.

**Summary of Bill:**

Dental benefits offered inside the Washington Healthplanfinder may be offered separately or within a qualified health plan. The requirement that the benefits be priced separately is eliminated.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Effective Date:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.