



News Release

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FOR IMMEDIATE RELEASE

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Covered California Announces Premium Decrease for Dental Plans in 2022

- *The weighted average rate for Covered California's dental coverage in 2022 will decrease by 1.0 percent.*
- *More than 230,000 Covered California customers have supplemented their health insurance by purchasing optional adult dental coverage.*
- *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 2022 will be a decrease of 1.0 percent. The decrease continues the trend of holding costs steady for consumers.

“The pandemic has taken a toll on our health in so many ways, and that includes our oral health,” said Peter V. Lee, executive director of Covered California. “Dentists say they are seeing more cases of cavities, gum disease and stress-related tooth damage, which is why it is so important to have access to quality dental care — and that’s what Covered California is providing.”

[A recent survey](#) found that dentists were seeing increased rates of stress-related oral issues such as teeth grinding (up 76 percent), cracked teeth (up 69 percent) and chipped teeth (up 68 percent) during the COVID-19 pandemic. In addition, dentists say they are seeing increases in cavities and gum disease, likely as a result of changes to people’s hygiene and eating habits during the crisis.

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 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 230,404 people are enrolled in Covered California's dental plans, which represents a 15 percent increase over last year. 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 2022 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California, Dental Health Services and Liberty Dental Plan. Anthem Blue Cross DHMO is expanding in San Francisco, Contra Costa and Alameda counties. Delta DHMO is expanding to cover portions of San Diego County.

Access Dental Plan and Guardian Life Insurance Company will leave the exchange at the end of 2021, and Dental Health Services is reducing coverage in parts of the state. The moves will affect fewer than 12,000 people, which is about 5 percent of Covered California's dental enrollees. All members will be notified of the plans' withdrawals 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 for Access members and the lowest-cost DPPO for Guardian members in their ZIP code.

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

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

While the rate decrease and coverage options will not go into effect until Jan. 1, 2022, people do not need to wait for the traditional open-enrollment period in November to sign up for dental coverage. Covered California opened a special-enrollment period to allow the uninsured, and those enrolled directly through a health insurance carrier, to sign up and begin benefiting from the new financial help offered through the American Rescue Plan. People who sign up by Aug. 31 will have coverage that starts Sept. 1.

"The sooner you sign up, the sooner you can start saving and be covered. We do not want anyone to be uninsured or leave money on the table," Lee said. "The American Rescue Plan is making coverage more affordable than ever, and more and more Californians are getting high-quality coverage for just a dollar."

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Family dental plans are optional and come at an additional cost for covering adults in the family. While nine out of 10 consumers with health insurance through Covered California get help paying for it, federal financial help is only available for the dental coverage for children. All health plans purchased through Covered California include dental coverage for members under the age of 19. Parents can enroll their children in an optional family dental plan for additional dental coverage.

Consumers who are interested in enrolling can visit www.CoveredCA.com to explore their options and get a quote by using the Shop and Compare Tool. They can also get free and confidential enrollment assistance by visiting <https://www.coveredca.com/support/contact-us/> and searching among the 800 [storefronts](#) statewide or the more than 10,000 [Licensed Insurance Agents](#) who can help consumers in their community in a variety of languages.

In addition, consumers can reach the Covered California service center by calling (800) 300-1506.

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

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