

## HEALTH CARE REFORM

**Ameritas Group strongly supports the overarching goals of Health Care Reform: expanding coverage and access to health care for Americans, improving the quality of care and lowering escalating costs.**

**We are very concerned about current proposals that would require dental and vision care for children up to age 21 to be included in Essential Benefits offered as part of Qualified Health Benefit Plans. These offerings would be through an “Exchange,” or “Gateway,” which is a controlled marketplace regulated by either state or federal laws that set guidelines for insurance plans.**

**Initially applicable to purchases within an Exchange, the Essential Benefits requirement could also apply in the open marketplace under certain conditions. This would disrupt current stand-alone dental and vision plan choices as well as the family purchase of health benefits. As many parents enroll in dental and vision insurance plans as a family to cover their children, requiring children to be covered under Essential Benefit programs could result in fewer adults with dental and vision coverage. That would have unwelcome consequences for our nation’s oral, visual and overall health.**

### OUR BELIEFS

#### **Dental and vision health are integral to overall health.**

- The U.S. Surgeon General reports that good oral health supports overall health.
- 78% of all health care costs can be traced back to 20% of all patients, those with chronic diseases.
- Clinical research continues to point to connections between certain oral conditions and heart disease and diabetes.
- Diabetic medical and pharmacy costs are reduced 10-19% with regular periodontal treatment.
- Vision exams are preventive care that can detect early signs of serious conditions and diseases, such as diabetes, high blood pressure, glaucoma and high cholesterol.
- Vision exams can provide early detection of retinopathy, retinoblastoma, cataracts, congenital glaucoma, amblyopia, strabismus and refractive errors.

#### **Benefits are integral to accessing care.**

- People with dental insurance are 2.5 times more likely to visit a dentist than those without insurance.
- Expensive emergency room visits often result when people delay dental care because they do not have insurance.
- People with vision insurance are 1.5 times more likely to visit a vision provider than those without insurance.
- Without improvements in preventing and treating eye diseases, the number of blind or visually impaired Americans 40 and older will grow from 3.4 to 5.5 million in 2020.

#### **The dental and vision benefits marketplace works.**

- Over the past two decades, the number of Americans with dental benefits has almost doubled. Today, 176 million Americans are covered.
- 97% of private dental benefits are provided through employers or other groups; 72% of employers offer dental benefits; and 99% of that dental coverage is separate from medical coverage.
- Dental plans support the community. Ameritas partners with the University of Nebraska College of Dentistry and other state programs to provide free dental services to uninsured children. Other dental plans have similar programs.
- 270 million Americans have vision coverage through an insured or discount plan.
- 50% of the U.S. population currently requires corrective lenses, as do 80% of those over the age of 45, with 60% of eyeglass prescriptions provided through a vision plan.

## OUR COMMITMENTS

### To provide a range of plan designs and options to meet varying consumer needs

- To offer indemnity, PPO, dental, vision and hearing; either alone or combined.
- To provide consumers a choice from a broad spectrum of plan elements ranging in cost and coverage.
- To pursue reform guidelines that work in the dental and vision benefits market: no individual underwriting based on health, guaranteed renewal, and an emphasis on preventive care.

### To expand networks of providers to offer choice and savings to consumers

- Through offering in- and out-of-network benefits for dental and vision plans.
- Through 107,000 contracted dentist access points to promote savings.
- Through 82,500 vision care access points through two leading national vision vendors that we have collaborated with for 25 years and 6 years, respectively.

### To expand customer connection options to promote choice and efficiencies

- To maintain and develop relationships with valued clients through our trusted agents and brokers who perform valuable customer education and competitive processes.
- To continually improve Web portals for consumers, clients, providers and brokers.
- To promote electronic claims processing, claims payment and distribution of plan materials.
- To pursue choice in telephonic, electronic or traditional paper transactions.

## OUR CONCERNS

- That what works now is not harmed.
- That employers, groups, and consumers can keep their current dental and vision benefit options.
- That families can purchase their dental and vision benefits as a family unit.
- That dental and vision carriers, with the specialized expertise in these benefit solutions, claims processing and networks, retain current market access.
- That the tax deductibility of dental and vision premiums be preserved.
- That a government-run program does not add to costs and weaken the current marketplace.

## OUR INFORMATION

### 176 million Americans have dental coverage:

- 24 million through public programs.
- 152 million through the private marketplace.
- 97% of that population through the employer (and other groups) market.
- 132 million are families covered through the employer market.
- Approximately 48.6 million children are covered under dental plans.

### 270 million Americans have vision coverage:

- Coverage provided under both insured and discount plans.
- Approximately 74.5 million children are covered under vision plans.

## OUR REQUESTS

- **Become informed.** Learn about House of Representatives Bill 3200 and Senate proposals as they are published. You can find out more about health care reform at [factcheck.org](http://factcheck.org).
- **Understand** how proposed changes may affect you as an employer, an employee, a consumer and a family member.
- **Consider getting involved.**