



The Affordable Care Act and Dental Health

FAQs about your dental coverage options

The Affordable Care Act (ACA) was designed to help ensure all individuals have major medical health insurance by expanding options for people under age 65. These options are available through the Health Insurance Marketplace (also called the “exchange”). When it comes to dental coverage, here are FAQs to help you make the best choice for you and your family.

Q: Am I required to buy my dental coverage from the Health Insurance Marketplace?

A: No. Dental coverage for adults *is not* a requirement of the ACA. You can still buy dental insurance directly from an independent insurance company such as the Physicians Mutual family.

Q: If I buy major medical insurance through the Marketplace, won't it automatically include dental coverage for my entire family?

A: No. Only your dependent children may have dental coverage — pediatric dental care is an essential health benefit under the ACA. Since dental care *is not* considered an essential health benefit for adults, you and your spouse may not be covered.

Q: Still, if I go through the Marketplace, won't it cost less if I buy a medical insurance policy that includes dental coverage for my entire family?

A: Not necessarily. Here's why: When you purchase an insurance policy that includes both medical and dental coverage, you may have to meet a large combined deductible before you can receive benefits.

According to the National Association of Dental Plans, 98% of Americans have dental insurance separate from their medical coverage. At the Physicians Mutual family, we offer a variety of dental insurance options to help meet your needs and those of your family.*

* *Our dental insurance includes options for dependents. Our dental options do not offer the same benefits or pediatric coverage as the plans offered through the Health Insurance Marketplace.*

We know making insurance decisions can be difficult. Let us help. We'll be happy to guide you and answer any questions you may have. Contact us at:

**1-800-469-8157 or
PhysiciansMutual.com**