

## ACA Individual and Small Group Stand Alone Dental (SADP)

**Company Name:**

**SERFF Tracking #:**

**Affordable Care Act Benchmark Requirements - (All State Mandates Apply)**

**IMPORTANT NOTICE:** This Checklist does not include all requirements of Illinois laws, regulations or bulletins. Companies are responsible for reviewing Illinois laws, regulations and bulletins to ensure compliance with all statutory requirements for both benefits and company procedures.

**Line(s) of Business:**      **Individual and Small Group Stand Alone Dental Products using either a PPO or Indemnity delivery platform**

GENERAL REQUIREMENTS			
Review Requirements	Reference	General Filing Requirements	Location in Filing
Review Requirements Checklist	<a href="#">Go to Review Requirements</a>	Each filing must include a completed Review Requirements. Checklist that must contain a completed "Location in Filing" column for each required element of the filing. Please indicate the proper page # and form # for each entry.	
<b>Cover Letter and Letter of Submission</b>	50 IAC 1405.20 (e) 50 IAC 2001.30 (a)(3) 50 IAC 916.40 (b)	In addition to referencing any previously approved form number(s) as required by 50 IL Adm. Code 1405.20(e), those references must also include the filing number and SERFF tracking number (if applicable and available) for the referenced forms. Letters of submission must generally describe the intent and use of the form being filed and, if applicable, how it will be used with any previously approved form(s). . <b>**The Filing Description field in the General Information Tab in SERFF may be used in place of a cover letter.**</b>	
Entire Contract	215 ILCS 5/367(2)(a)	The policy, including the application and any amendments and riders, constitutes the entire contract of insurance and no change is valid unless approved by an executive officer of the company and unless such approval be endorsed hereon or attached hereto.	
Time Limit on Certain Defenses	215 ILCS 5/357.3 215 ILCS 5/367(2)	A policy is incontestable two years from the date of issue except for fraudulent misstatements made by the applicant on the application.	
Timely Payment of Claims	215 ILCS 5/357.9	Claims shall be paid within 30 days following receipt of written due proof of loss. Failure to pay within such period shall entitle the insured to interest at the rate of 9 per cent per annum from the 30th day.	
Coordination of Benefits	215 ILCS 5/367(11a &b) 50 IAC 2009	Based on same premise as NAIC Model with some language variance. <b>**Applicable to Small Group Only**</b>	
Dental Care Patient Protection Act	215 ILCS 109/25	The Act requires Managed Care Dental plans to file a written consumer summary information description. The insurer must also file its grievance procedure and its list of participating providers.	
Spousal continuation	215 ILCS 5/367.2	Spousal and dependent continuation rights in case of death, divorce or retirement. <b>**Applicable to Small Group Only**</b>	
Dependent continuation	215 ILCS 5/367.2-5	Continuation rights for an insured's dependent child in the event of the death of the insured and the child is not eligible for coverage as a dependent under 215 ILCS 5/367.2. <b>**Applicable to Small Group Only**</b>	
Non-Participating Provider Services	215 ILCS 5/356z.3a	A notice must be provided to consumers explaining that a larger out-of-pocket expense may occur if non-participating providers are used. Provision must use same language as in statute, but may be modified to suit insurer terminology.	
Assignment of Benefits	215 ILCS 5/370a	No provision of the Illinois Insurance Code, or any other law, prohibits an insured from making an assignment of all or any part of his/her rights and privileges under the policy.	

Benefit	Benchmark Requirement	Conditions for Coverage or Limitations	
Pediatric Dental	PHSA §2711 (75 Fed Reg 37188, 45 CFR §147.126) CFR 45 §155.1065(a)(2) ACA 1302(b)(1)(J)	Coverage for children who have not achieved the age of 19.	
<b>Diagnostic</b>			
X-Rays	Yes		
Routine Exams/Evaluations	Yes	Every 6 months per dentist in an office setting. Every 12 months in a school setting.	
<b>Preventative Services</b>			
Cleanings	Yes	Every 6 months	
Fluoride Treatment	Yes	Annually	
Sealants	Yes		
Space Maintenance	Yes		
<b>Restorative Services</b>			
Amalgams	Yes		
Resins	Yes		
Crowns	Yes		
Sedative Fillings	Yes		
<b>Endodontic Services</b>			
Pulpotomy	Yes		
Root Canals	Yes		
<b>Periodontal Services</b>			
Gingivectomy	Yes		
Scaling and Root Planing	Yes		
Removable Prothodontic Services	Yes		
Complete Denture (upper and lower)	Yes		
Partial Denture (upper and lower)	Yes		
Denture Relines	Yes		
Maxillofacial Prosthetics	Yes		
Fixed Prosthetic Services	Yes		
Bridge	Yes		
<b>Oral and Maxillofacial Services</b>			
Extractions	Yes		
Surgical Extractions	Yes		
Alveoloplasty	Yes		

<b>Orthodontic Services</b>			
Orthodontia (coverage limited to children meeting or exceeding a score of 42 from the Modified Salzmann Index or meeting criteria for medical necessity)	Yes		
<b>Adjunctive General Services</b>			
General anesthesia	Yes		
IV Sedation	Yes		
Nitrous Oxide	Yes		
Conscious Sedation	Yes		
Therapeutic Drug Injection	Yes		
Enrollment Periods	45 CFR § 156.260 155.310 155.410 155.420	This policy or contract form must provide for an annual open enrollment period, and special enrollment periods, including those special enrollment periods that allow for the addition of a new family member.	
Annual Limitation on Cost Sharing	45 CFR § 156.150(a)	A stand-alone dental plan covering the pediatric dental EHB must demonstrate that it has a reasonable annual limitation on cost-sharing as determined by the Exchange. Such annual limit is calculated without regard to EHBs provided by the QHP and without regard to out-of-network services.	
Minimum Actuarial Value	45 CFR § 156.150(b)	(b)Calculation of AV. A stand-alone dental plan: (1) May not use the AV calculator in § 156.135; and (2) Must have the plan's actuarial value of coverage for pediatric dental essential health benefits certified by a member of the American Academy of Actuaries using generally accepted actuarial principles and reported to the Exchange.	