

March 30, 2014

The Affordable Care Act as it relates to Dentistry, and the Future of Medical Care

The last paragraph of the March Newsletter ended with: **THE AFFORDABLE CARE ACT (ACA) AS IT APPLIES TO DENTISTRY**

It was in the mid-nineties that the Surgeon General C. Everett Koop addressed the deplorable oral health of Americans and attributed it to what was a new term to me: **ACCESS TO CARE**

Here we are, 20 years later, and it remains an issue. [Learn more](#)

The ACA was supposed to address this, and it was supposed to provide mandatory coverage for 3 million additional children under the age of 19.

Before writing any further, last month my [disclaimer](#) stated that this is not intended as a political discussion. There is no question that the ACA is something that is needed by many families and individuals. Whether the current iteration is correct, no longer matters. Nobody truly has figured that piece of legislation out fully, and it will be, I am sure, an evolution. I invite you to read, or re-read my preamble to understand that my essay is intended as an educational tool for anyone contemplating deriving dental benefits from the ACA.

I would really appreciate it if you would help me educate more of your friends. Please share the link to our [Newsletter Collection](#) with them, or "share" the story on our [Facebook Page](#).

DENTAL CARE OPTIONS UNDER THE AFFORDABLE CARE ACT

Unquestionably, the offering of dental benefits to 3 million additional uninsured children under the age of 19 is monumental. With an estimated 50 million uninsured, I find it difficult to believe that only 6% of them are under 19. There is far more required than simply putting dental care out there as part of the ACA. Most importantly, a public education program to provide proper nutrition to all Americans is essential. A lot of people made fun of NYC Mayor Blumberg with his attempt to downsize the big gulp, but IMHO his mind was in the right place.

The World Health Organization Certainly Agrees: **Cutting Sugar Will Slash Obesity, Limit Dental Caries**

For an adult consuming 2000 calories daily, the 5% guideline would mean consuming no more than roughly 2 tablespoons (25 g) of sugar daily — less than the amount of sugar contained in a single soft drink. [Read the entire article.](#)

Soda is a major toxin, and diet sodas aren't any better. We have visited the issue of sugar in the diet, and the acidity of various soft drinks many times before. [Link to Dental issues](#) [Link to Health issues](#). I have recently read that it is 8x easier to break a rat's addiction to cocaine as it is to break the addiction to sugar.

A recent article online about the worst drinks for children is something all parents need to be made aware of. Would you be surprised to see apple juice near the top of the list? [Read More:](#)

Markus Comments - Furthermore, Insurance under the ACA won't do much if the diets of children are not improved, [read more](#) . The underserved and uninsured children of the United States need a



Health Care Bill with some Teeth in it!

Julia's Corner

Due to space limitations, and the volume of material I had to present this month, I would refer you directly to [JuliaScalise.com](#) and look at her new book "Do One Thing", which has a chapter about overcoming addictions, like sugar.

MY INVESTIGATION OF THE DENTAL BENEFITS AVAILABLE UNDER ACA

In full recognition of the benefits to the uninsured and the need for portability of healthcare benefits, I went to investigate how this would impact New Jerseyans, and how we, as a practice, could become involved. I waited until almost four months after [www.healthcare.gov](#) went live, and found it to be a very frustrating experience, and found the dental part of it, in particular, to be a bill with very little teeth in it. [Read more](#)

In the above link, I also discuss an article I read on Medscape about how MD's might need scribes to type notes, so they can maintain personal connections to their patients rather than hiding behind a monitor. [Read more.](#)

WHEN I SAW THAT THERE WERE STAND-ALONE DENTAL PLANS UNDER ACA I THOUGHT MAYBE I'D SEE SOMETHING POSITIVE I COULD PROVIDE TO THE

REGULAR READERS OF MY NEWSLETTER

I saw there were stand alone plans, defined as dental insurance only, and so I clicked on the link and it was a dead link

There was a suggestion that I should come back another time. I retried it the next day. I abandoned my search for a dental plan, and started looking for a medical plan that included dental benefits.

Sorry, we can't find that page on HealthCare.gov

We've recently reorganized our site, and that may explain it.
It's also possible that you typed the address incorrectly.

I was given the option of choosing plans bronze (60%), silver, gold, and platinum (each steps up 10% with platinum offering 90% medical coverage) Each of course, costs more than the one before it. For the purpose of my exploration, I chose gold (90%).

While I found a vast variance in the monthly charges, per plan, there were no dental benefits for adults. The Act mandates that children have coverage up to age 19, but where can they go for care?

I WOULD NOT BE DETERRED, I NEEDED ANSWERS

So I Googled Dental Care for Children and got a lot of information like:

- Delta Dental says: A single deductible with no annual limit may apply to both the dental and medical benefits together. For example, a deductible of \$2,000 per individual (\$4,000 per family) may have to be met before your child is eligible for dental benefits. Some medical plan carriers might waive this deductible for dental, or establish a separate deductible for dental; others may not. **Markus comments:** there is nothing to specify whether this is an annual or lifetime deductible, and how you were going to be able to afford both the premium, and the deductible!
- [Read the entire portion of my investigation](#) on the blog.

Highlights of what you will [read on the blog Kaiser-Permanente](#), one of the first managed care plans in the nation had plenty to say about the inadequacy of this empty promise, back in November of last year: _

Read the entire article about how the ACA affects New Jersey children [here](#):

There have been many pieces of information regarding whether the ACA is truly working.

At the publication of this newsletter, the sign up date (March 31, 2014) was supposed to have passed. There have been stories about multitudinous problems regarding increasing premiums, whether or not these premiums are even being collected, * [Read here](#) as provided by the law, and how President Obama was so badly disparaged in an attempt to get the youth enrollees to sign up [View Here](#). This was an insult to the Presidency. How did his handlers allow him to be subjected to this humiliation?

Here are links on those subjects you might want to follow:

<http://obamacarefacts.com/obamacare-health-insurance-premiums.php>

<http://www.freep.com/article/20140328/OPINION04/303280009/Feedback-Affordable-Care-Act-great-you-can-actually-afford-it>

Over 47 million nonelderly Americans were uninsured in 2012. Decreasing the number of uninsured is a key goal of the Affordable Care Act (ACA), which will provide Medicaid or subsidized coverage to qualifying individuals with incomes up to 400% of poverty beginning in 2014. [Read More](#)

As of March 31st, after six months of “open enrollment” in ACA there is some dispute as to the numbers of enrolled at somewhere between 4.2 million, and 6 million. Is 8-12% of uninsured a great start? I leave that to your determination. [Learn more.](#)

AMAZING PHOTOGRAPHY

It's a spring thing. Playing golf several years ago in the Anaheim area, my wife and I encountered something rare: The Migration of Monarch Butterflies. The Monarchs winter in Mexico, and then return to Southern California, an extremely long distance for butterflies to travel. **watch closely (around 2 min 40 sec)** and check out the baby bat under its mother. If you never knew what goes on in the garden when you aren't paying attention, [watch this](#) - some of the finest photography you will ever see. Enjoy watching this here:

October Mayhem in Healthcare is Coming.

Contributed by my Learned Colleague, William Domb: Ever considered suicide by jellyfish? Have you ended up in the hospital after being injured during the forced landing of your spacecraft? Or been hurt when you were sucked into the engine of an airplane or when your horse-drawn carriage collided with a trolley?

Chances are slim.

But should any of these unfortunate injuries befall you after October 1, 2014, your doctor, courtesy of the federal government, will have a code to record it. [Read more:](#)

“I'm very nervous about whether once we flip that switch on October 1 this is all going to work,” says William Harvey, an assistant professor of medicine and the clinical director of the Division of Rheumatology at Tufts Medical Center in Boston.

But nobody really knows just what to expect. And remarkably, despite the embarrassing failures of HealthCare.gov, until recently the federal government had no plans to conduct end-to-end testing of the system before the launch this fall.

CONGRATS TO THE SUAREZ FAMILY

We are very proud of our patient, Richie Suarez, who has overcome some serious medical issues to be Rookie Pitcher of the Week for Rowan, during spring warmups in Florida last month. [Read More](#)

Russ Bentman sent in this [LIFE EXPECTANCY CHART](#) –

In the March issue, I asked for some help to the question: How is My Sweet Lord, and He's So Fine even close to being plagiarism? – [EMAIL ME](#) IF YOU CAN GIVE A BETTER

EXPLANATION, I WILL PUBLISH IT IN THE MAY NEWS _

Have a great day!

The Centre for Dentistry

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