

Dental Resource for Individuals with Developmental Disabilities

Dental Insurance: Support coordinators should provide assistance to individuals and families to explore purchasing individual dental insurance. There are several companies providing dental insurance in Missouri. Rates and coverage will vary widely among dental plans. There are several options to finding an affordable dental plan:

1. Contact the local dentist(s) and ask what dental plans they accept.
2. Contact an independent insurance agent using your local Yellow Pages.
3. Insurance companies that offer dental insurance are licensed by the Missouri Department of Insurance. Companies are located at this website. Click on the link below, then follow these steps:
 - a. Click the blue box labeled "License and Contact Info". This will bring up a screen entitled "SBS License Services"
 - b. Select "active" from the drop down box in the "company status" field
 - c. Select "pre-paid dental" from the drop down list in "company type" field, then hit "submit"A list of dental plans licensed to offer product in Missouri will be listed on the screen. A contact with each company will be necessary to find out if they are actively selling dental insurance in Missouri, the geographic locations where coverage is available, the rates, and whom are the dental providers.

<http://insurance.mo.gov/CompanyAgentSearch/search/search-companies.php>

4. Another listing of insurance companies that may sell dental insurance in Missouri is found at this link:
<http://insurance.mo.gov/reports/suppdata/>
 - a. In the field "accident and health" select "individual dental."
 - b. Check to make sure most recent year shows "year" field, and submit.
The companies listed are those that reported earnings from dental products during that year. *Note:* This list includes companies that sell new coverage currently, as well as companies that DON'T sell new coverage, but are still collecting premium on closed blocks of in-force business. Therefore a contact with each company will be necessary to find out if they are actively selling dental insurance in Missouri, the geographic locations where coverage is available, the rates, and whom are the dental providers.
4. Another option to locate private dental insurance is to use a web-tool at www.ehealthinsurance.com/ E- health insurance is a private marketing tool, and features insurance companies that have paid to market their product on this site. Once you use this web-tool, you are likely to begin receiving solicitations (marketing spam) from a wide variety of related companies.

Program	Services	Requirements, Accessing services, additional information
MO HealthNet for Kids	<p>Low-income children who qualify for MO HealthNet have full access to a wide range of medical services and health care benefits, including dental services and orthodontics.</p> <p>Eligibility for MO HealthNet is based on family income and service eligibility is based on medical necessity. Orthodontics and some dental services for children require prior authorization.</p>	<p>For more information, how to apply for MO HealthNet, information for families and providers, and information about services, click on these links: http://www.dss.mo.gov/mhk/ http://dss.mo.gov/pr_health.htm http://dss.mo.gov/mhd/providers/pdf/puzzledterm.pdf</p>
Medicare Part C Advantage Health Plans	<p>Medicare Part C is a managed care benefit that is available to individuals who are eligible for both Medicare Part A and B. Nearly half of all people served by the Division of DD are eligible for Medicare Part A and B. Medicare Part C plans, also called Medicare Advantage Plans, are available in some parts of Missouri. Some Medicare Advantage Plans may offer coverage of ancillary services, including dental care, as an incentive to Medicare beneficiaries to select that plan.</p>	<p>CLAIM is the Missouri State Health Insurance Assistance Program. Trained counselors provide free, unbiased advocacy, education and assistance to people with Medicare and those who help them to make informed decisions about Medicare and related health insurance needs. Click on this link for more information http://www.missouryclaim.org/</p> <p>Or call CLAIM toll-free at (800)390-3330</p>
Partnership for Hope	<p>This home and community-based waiver was implemented in October, 2010. In addition to covering a wide variety of community supports and services, this waiver also covers preventive dental care and basic dental treatment for adults 21 and over.</p>	<p>Waiver participants must be determined to require the level of care for an intermediate care facility for people with developmental disabilities. Access to this waiver is determined by local County Boards for Developmental Disabilities, also known as "Senate Bill 40" or SB 40 Boards.</p> <p>This waiver is not available statewide, but as of September 2012 is available in 95 counties plus the City of St. Louis. For a current map of where this waiver is available, check the Division of Developmental Disabilities' website: http://dmh.mo.gov/dd/progs/waiver/partnership.htm</p>
Medicaid State Plan – pre-existing medical conditions	<p>MO HealthNet only considers dental services (excluding dentures) for adults (except participants under a category of assistance for pregnant women, the blind or vendor nursing facility residents) when a written referral from the participant's physician states the absence of dental treatment would adversely affect the stated pre-existing medical condition. The referral <i>must</i> be maintained in the participant's record and made available to the MO HealthNet Division or its agent upon request. The referral <i>must</i> include the referring physician name and provider identifier, type of dental services needed and the medical condition that would be</p>	<ul style="list-style-type: none"> ▪ Does not require prior authorization ▪ A referral by a physician is required for an adult patient who has a pre-existing medical condition that would be adversely affected without the treatment by a dentist. The referral must include the referring physician's name and provider number, type of dental services needed and the medical condition that would be adversely affected without the dental care. This referral must be maintained in the patient's record and made available to MO HealthNet or its agent upon request. Requires provider maintain documentation to substantiate

	<p>adversely affected without the dental care. Pre-existing medical conditions may include but are <i>not</i> limited to:</p> <ul style="list-style-type: none"> • Transplants • Chemo/radiation therapy • Any other medical condition where if the dental condition is left untreated, the dental problems would adversely affect the health of the participant resulting in a higher level of care • Heart Valves • Diabetes • AIDS • Seizure Disorder treated with Dilantin <p>Dental services (excluding dentures) may only be provided for adults (except participants under a category of assistance for pregnant women, the blind or vendor nursing facility residents) if dental care is related to traumatic injury to the jaw, mouth, teeth or other contiguous (adjoining) sites (above the neck), including but <i>not</i> limited to:</p> <ul style="list-style-type: none"> • Motor vehicle accident; or • Fracture of the jaw or any facial bone. 	<p>services billed are related to trauma or other medical condition must be provided to the state upon request.</p> <p>http://manuals.momed.com/collections/collection_den/Dental_Section13.pdf</p>
<p>Missouri Statute 376.1225 Mandated coverage for general anesthesia and hospital charges for dental care, when--prior authorization required, when--exceptions.</p>	<p><i>Missouri Statute 376.1225.</i> 1. All individual and group health insurance policies providing coverage on an expense-incurred basis, individual and group service or indemnity type contracts issued by a nonprofit corporation, individual and group service contracts issued by a health maintenance organization, all self-insured group arrangements to the extent not preempted by federal law and all managed health care delivery entities of any type or description, that are delivered, issued for delivery, continued or renewed on or after August 28, 1998, shall provide coverage for administration of general anesthesia and hospital charges for dental care provided to the following covered persons:</p> <ol style="list-style-type: none"> (1) A child under the age of five; (2) A person who is severely disabled; or (3) A person who has a medical or behavioral condition which requires hospitalization or general anesthesia when dental care is provided. <p>2. Each plan as described in this section must provide coverage for administration of general anesthesia and hospital or office charges for treatment rendered by a dentist, regardless of whether the services are provided in a participating hospital or surgical center or office.</p> <p>3. Nothing in this section shall prevent a health carrier from</p>	<p>This provision does not apply to MO HealthNet but may apply to private insurance plans, even if the dental procedure is not covered. Even though a private insurance plan may not cover the dental procedure being provided such as a filling or cleaning, if the person requires general anesthesia and related hospital services, the plan should cover such charges. Anesthesia and hospital charges may be covered by Medicare even if the dental service itself is not covered.</p> <p>http://www.moga.mo.gov/statutes/c300-399/3760001225.htm</p>

	<p>requiring prior authorization for hospitalization for dental care procedures in the same manner that prior authorization is required for hospitalization for other covered diseases or conditions.</p> <p>4. Nothing in this section shall apply to accident-only, dental-only plans or other specified disease, hospital indemnity, Medicare supplement or long-term care policies, or short-term major medical policies of six months or less in duration.</p> <p>(L. 1998 H.B. 1302 § 8)</p>	
<p>Donated Dental Services</p> <p>A program of Dental Lifeline Network</p> <p>Teena Paris, Coordinator Missouri Donated Dental Services PO Box 8598 Kansas City, MO 64114 866.792.9988 816.442.8354 Fax tparis@dentallifeline.org www.dentallifeline.org</p>	<p>Free, comprehensive dental care for elderly, disabled, and medically compromised adults. Volunteer dentists treat patients in their offices where they can work more efficiently with their own equipment, supplies, and staff. Applicants approved for service are usually referred to nearby offices. Missouri has one program coordinator responsible for determining that applicants are either disabled, elderly, or medically compromised and have no other way of paying for dental care – thus establishing that applicants are truly needy. Communicating between offices and patients is also a major responsibility. The coordinators verify patients have reliable transportation, remind them of appointments, and resolve problems that may arise. Coordinators also arrange for specialists and laboratory services when necessary.</p>	<p>Contact Teena Paris for information, to request an application or download an application from the website: www.dentallifeline.org</p> <p>As of September 2012 DDS is accepting applications from all counties except the following:</p> <p>Butler, Carter, Clay, Clinton, Dent, Douglas, Dunklin, Howell, Madison, Mississippi, Oregon, Pettis, Reynolds, Ripley, Scott, Stoddard, and Wayne.</p> <p>Changes are posted to the Missouri Donated Dental Services page on website</p>
<p>Federally Qualified Health Centers</p>	<p>Federally Qualified Health Centers, also called community health centers, offer dental services. Some community health centers may limit dental care to certain populations, for example pregnant women and children.</p>	<p>Sliding fees may be applied to the cost of care. Federal Qualified Health Centers, also called Community Health Centers may have waiting lists for service. To find a clinic near you, go to this website: http://www.mo-pca.org/</p>
<p>Midwest Special Needs Trust</p>	<p>Midwest Special Needs Trust administers trusts for families in Missouri and the surrounding states. Midwest Special Needs Trust also makes charitable grants. Grants are for individuals with disabilities who have medical and health care needs that require immediate attention.</p>	<p>Applications are accepted on an ongoing basis; grants are awarded twice per month. Examples of grant awards are dental treatments (like extractions), co-pay for medications, wheelchair repairs, surgery. http://www.midwestspecialneedstrust.org/charProgGrants/default.htm</p>
<p>Elks Mobile Dental Clinic Dr. John Dane, DDS, Director 816-404-6904</p>	<p>Elks Mobile Dental Clinic has 2 mobile units but as of March 2012 has only one dentist.</p> <p>To contact the mobile unit directly phone: (573) 690-6003</p>	<p>Schedule can be obtained from the web-site or by calling this number: 816-404-6904 http://www.trumed.org/truweb/lw/lw_medical_care/lw_health_services/lw_elks_dental_van.aspx</p>

Dental Hygienist Schools	As of September, 2012, eight Missouri universities and community colleges have programs for dental hygienists. Several schools have more than one site. Schools may provide teeth cleaning. Schools may have a nominal charge for services.	To find a dental hygiene program and contact information, click on this link: http://www.adha.org/careerinfo/entry/mo.htm
Missouri Emergency Dentist Directory	Missouri Emergency Dentist Directory: Dentists providing emergency treatment for abscess, pain, root canals, extractions, broken teeth, denture tissue swelling, broken dentures, and other conditions.	Limited list. <u>For emergency services only.</u> http://www.emergency-dentists.com/missouri.html