

## U.S. House bill calls for dental benefits commissioner

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An amendment made yesterday to a healthcare reform bill in the U.S. House of Representatives adds an oral health expert to a committee that would decide what benefits must be included in health insurance packages.

At the same time, an amendment added to a companion bill in the U.S. Senate would allow insurance companies to provide standalone dental benefits packages offered in a new public exchange.

Both the House and the Senate bills require everyone to purchase health insurance or pay a penalty. Insurance companies can't deny coverage or charge higher premiums based on pre-existing illness, and the government will subsidize the cost of premiums for those who can't afford it.

The House amendment adds an oral health expert to the panel that determines exactly what benefits insurance companies must offer. At first these restrictions would only apply to insurance offered through the new public exchange, but eventually it would apply to all health insurance policies in the country.

Several oral health organizations have lobbied for the inclusion of an oral health expert on this panel, and the Children's Dental Health Project (CDHP) has made it a priority. In a special edition of its newsletter yesterday, the CDHP called the amendment "a major victory for oral health."

The House amendment was made through an unusual parliamentary maneuver by Rep. Henry Waxman (D-CA), chairman of the Energy and Commerce Committee, to a bill that had technically already passed in

the committee.

Both the Senate and House bills also mandate dental insurance for children, but the Senate bill only applies this requirement to insurance sold through the public exchange. The amendment to the Senate bill allows dental insurance companies to meet this requirement with standalone policies. In the original language of the bill, insurance policies could only have offered complete health insurance packages in the exchange.

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