

Frequently Asked Questions (FAQs) for Dental and Vision Submissions in New Mexico

Q: Will carriers be required to embed pediatric dental benefits into policies sold through the Exchange?

A: Policies sold through the Small Business Health Options Program (SHOP) for the small employer group market and the Individual Market Exchange are not required to embed pediatric dental benefits. Stand-alone dental policies will be available on the exchange.

Q: Will carriers be required to embed pediatric vision benefits into policies on the Exchange?

A: Yes, however, OSI requests that vision benefits be submitted as riders in SERFF.

Q: Will Maximum Out-of-Pocket (MOOP) cost sharing amounts be different for upcoming plan year?

A: Please refer to the Federal Register for final rulings or any changes.

Q: Is there a benchmark plan for pediatric dental?

A: Yes, New Mexico is requiring all pediatric dental coverage to be in compliance with the State's CHIP program. Pediatric dental and vision benefits must be at the same benefit level as those provided by under the regulation of NMAC Title 8 Chapter 310 Part 7. NMOSI has provided also guide for carriers.

<http://www.osi.state.nm.us/healthcare-reform/index.html>

Q: Can a carrier sell a pediatric dental Off-Exchange plan only?

A: Yes, a carrier can sell a pediatric dental plan Off-Exchange. The plan must comply with the same requirements as an On-Exchange plan. Off-Exchange pediatric dental plans receive the same approval status as other off-exchange health plans.

Q: Are Off-Exchange and On-Exchange pediatric dental plans different? How are they different?

A: The provisional requirements for On-Exchange and Off-Exchange pediatric dental plans are the same. However, to differentiate between an Off-Exchange and On-Exchange pediatric dental plans, the On-Exchange plan receives a disposition (through SERFF) of “Approved-Certified” opposed to an “Approved” disposition for Off-Exchange plans.

Q: How can a carrier participate in the New Mexico Exchange?

A: The insurance company must be licensed in New Mexico. The company must follow and comply with all New Mexico requirements, <http://www.osi.state.nm.us/healthcare-reform/index.html>. The company will receive a specific designation on its Certificate of Authority in order to participate on the Exchange.

Q: Is Adult Dental only allowed on the Exchange?

A: Adult dental is allowed in the individual market on Healthcare.gov, but is not currently available in the SHOP market.