



## State of New Jersey

DEPARTMENT OF HUMAN SERVICES  
DIVISION OF MEDICAL ASSISTANCE AND HEALTH SERVICES  
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*Acting Commissioner*

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*Lt. Governor*

VALERIE HARR  
*Director*

**MEDICAID COMMUNICATION NO. 16-02      DATE: February 9, 2016**

**TO:**            CWA Directors and Medicaid Eligibility Determining Agencies

**SUBJECT:**    Dental Insurance Policy Guidance

Several insurance companies in the State of New Jersey are selling supplemental dental insurance policies to individuals receiving Medicaid Long Term Services and Supports in nursing and assisted living facilities. The Department of Banking and Insurance (DOBI) has granted the authority for these limited benefit dental policies.

The purchase of these policies, post eligibility, is considered a "change in circumstances" and must be followed by a Medicaid redetermination within 45 business days before the change can occur to the individual's cost share, as per federal regulations at 42 CFR 435.952. The documentation submitted to the eligibility determining agency (EDA) for the new insurance policy "change in circumstance" must originate from the Medicaid recipient, or their authorized representative, and may not be accepted from any other source.

Since these policies contain an authorization for the EDA or the Division of Medical Assistance and Health Services (DMAHS) to release personal information to the insurance company, please ensure that the authorization is signed in **writing** by the Medicaid recipient, their authorized representative or Power of Attorney. A "Recorded Consent on File" is not an allowable type of consent as per regulations at N.J.A.C. 10:49- 9.7. If there is a signature by an authorized representative or Power of Attorney that is not verified in an individual's case record, the EDA must request documentation to ensure the authority of the individual signing.

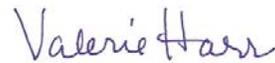
When an EDA is completing a redetermination, they may realize that there may not be enough income to cover this new insurance premium and if that is the case, the EDA will notify the Medicaid recipient, or their authorized

representative, that they cannot purchase the policy due to insufficient income. Under federal regulations at 42 CFR 435.725 and 435.726, an individual's income must first cover all personal, maintenance needs and community spouse maintenance needs allowances before any additional health insurance premiums can be paid.

Along with a redetermination packet, the EDA shall send the attached flier and a consent form, provided by the DMAHS along with instructions to the Medicaid recipient, or their authorized representative, to ensure that they are aware of the details of the dental benefits that they have through Medicaid. A returned, signed consent form is required to ensure their understanding of the information before any changes are made to their case.

If you have any questions regarding this Medicaid Communication, please refer them to the Division's Office of Eligibility field staff for your agency at 609-588-2556.

Sincerely,



Valerie Harr  
Director

VH:km

- c: Elizabeth Connolly, Acting Commissioner  
Department of Human Services
- Dawn Apgar, Deputy Commissioner  
Department of Human Services
- Lowell Arye, Deputy Commissioner  
Department of Human Services
- Valerie L. Mielke, Assistant Commissioner  
Division of Mental Health and Addiction Services
- Liz Shea, Assistant Commissioner  
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- Natasha Johnson, Director  
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- Cathleen D. Bennett, Acting Commissioner  
Department of Health
- Allison Blake, Commissioner  
Department of Children and Families

# Keep Your Smile Healthy!

Tooth decay (cavities) and gum disease are preventable. You can play an active role in your oral health with daily flossing and brushing using a toothpaste containing fluoride.

Using a fluoride mouth rinse or xylitol products can also help prevent tooth decay.

Regular dental check-ups and dental treatment services are benefits you now have through NJ FamilyCare. Make an appointment with a participating dentist so they can help you keep your smile healthy.

If you have a dental emergency call your dentist right away. Dental emergencies can include a toothache, facial swelling or oral bleeding.

**You cannot have good overall health without good oral health.**



## The dental services listed below are those included in your benefit package:

- | **Oral exams** – Twice a year\*
- | **Emergency exams/evaluations for problems**
- | **Radiographs (X rays) or digital images** – views of your teeth and supporting bone
- | **Prophylaxis (cleaning)\*** – removal of hard and soft material from your teeth and polishing
- | **Fluoride treatments\*** – protective gel/paste (or varnish for children) applied to the teeth
- | **Restorations (fillings)** – tooth or silver color materials that restores tooth shape and function
- | **Crowns\*\*** – tooth color or metal cast restorations that completely cover your tooth to restore tooth form and function.
- | **Periodontal treatment\*\*** – treatment for disease of the gum and bone supporting teeth
- | **Endodontic treatment (root canals)\*\*** – removes infected nerve tissue inside the tooth
- | **Extractions and other oral surgical procedures**
- | **Dentures\*\*** - removable appliance that replaces missing teeth for chewing and speech. Includes denture repairs.

**Note:** *Cosmetic dental services are not part of the dental benefit package.*

*\*Services that may be available more frequently based on documentation of medical conditions.*

*\*\*Services that may need to be approved by your plan before being provided.*

**You should have a dental home, so visit your dentist for check-ups and needed treatment.  
Keeping you healthy is our goal.**

# ¡Mantenga su sonrisa sana!

Las caries dentales (picaduras) y la enfermedad de las encías son evitables. Usted puede tener un papel activo en su salud oral pasándose el hilo dental y cepillándose diariamente con pasta de dientes con flúor. Usar un enjuague bucal con flúor o productos con xilitol también puede ayudar a evitar las caries dentales.

Los controles dentales regulares y los servicios de tratamiento dental son beneficios que ahora tiene a través de NJ FamilyCare. Haga una cita con un dentista participante para que le pueda ayudar a mantener su sonrisa sana.

Si tiene una emergencia dental llame a su dentista en seguida. Las emergencias dentales pueden incluir dolor de diente, hinchazón facial o sangrado bucal. No puede tener buena salud general sin buena salud bucal.

## Los servicios dentales que aparecen abajo son los incluidos en su paquete de beneficios:

- I **Exámenes bucales** – Dos veces al año\*
- I **Exámenes de emergencia/evaluaciones para problemas**
- I **Radiografías (rayos X) o imágenes digitales** – imágenes de los dientes y hueso de soporte
- I **Profilaxis (limpieza)\*** – eliminación de material duro y blando de los dientes y pulido
- I **Tratamientos con flúor\*** – se aplica gel/pasta protectora (o barniz para niños) a los dientes
- I **Restauraciones (empastes)** – materiales color diente o plateado que restauran la forma y función del diente
- I **Coronas\*\*** – restauración color diente o pieza de metal que cubre completamente el diente para restaurar la forma y función
- I **Tratamiento periodontal\*\*** – tratamiento para enfermedad de la encía y hueso que soporta dientes
- I **Tratamiento endodóntico (endodoncias)\*\*** – retira el tejido nervioso infectado dentro del diente
- I **Extracciones y otros procedimientos quirúrgicos bucales**
- I **Dentaduras postizas\*\*** - aparato de quita y pon que reemplaza los dientes que faltan para masticar y hablar. Incluye reparaciones de las dentaduras postizas.

**Nota:** Los servicios cosméticos dentales no son parte del paquete de beneficios dentales.

\*Servicios que pueden estar disponibles con mayor frecuencia basándose en documentación de condiciones médicas.

\*\*Servicios que pueden ser necesarios que sean aprobados por su plan antes de proveerse.

**Debe tener un hogar dental, así que visite a su dentista para controles y tratamiento necesario.  
Mantenerlo(a) sano(a) es nuestra meta.**