

Rural Oral Health Coverage

The issue

Rural Americans face significant barriers to achieving oral health equity. It is essential to invest in rural oral health care programs and ensure rural providers receive ample reimbursement for providing oral health care services to diminish rural oral health disparities and sustain access to care in the long-term. Fortunately, there is several evidence-based practices and promising policy solutions that can improve access to and affordability of oral health care in rural areas.

Barriers to access and solutions

Rural communities face serious challenges to paying for dental health services, resulting in a high incidence of cavities and other dental problems. Compared to people in urban settings, rural residents are older, poorer, more likely to receive health insurance through public payers, and less likely to have dental insurance. A [report](#) from the [Kaiser Family Foundation](#) found that nonelderly rural adults are less likely to be covered by private insurance and more likely to be Medicaid beneficiaries compared to other adults, with Medicaid covering nearly one in four nonelderly adults (24 percent) in rural areas. Millions of rural adults and families depend on Medicaid coverage, yet only [33.4 percent](#) of U.S. dentists had any patients covered by public insurance in 2018. Moreover, since dental health coverage is an optional Medicaid benefit, only [21 states and the District of Columbia](#) cover extensive dental health services under Medicaid. The Affordable Care Act does not consider adult dental coverage as an “essential health benefit,” so while health insurance plans must offer dental coverage for children, dental benefits for adults are optional. Medicare also does not cover most dental services, though Medicare Advantage Plans (Part C) may offer extra benefits that traditional Medicare (Parts A and B) does not cover, such as dental.

Policy recommendations

To address the cost of care, there must be a concerted effort to improve programs that provide pediatric dental coverage to children and families, like Medicaid and the Children’s Health Insurance Program (CHIP). Administration of Medicaid and CHIP benefits for individuals who have coverage through private means is complicated. In some states, if a child has medical coverage through their parent’s employer and the employer does not offer dental coverage, the child cannot obtain vital coverage through CHIP. Obstacles like these hinder adequate dental care for children, setting the trajectory for a lifetime of poor oral health maintenance. Pushing states to promote CHIP and continually working to make sure children can access care will help address certain funding gaps in the supply and distribution of dental care while increasing access for children.

Increasing the Medicaid reimbursement rate and encouraging states legislatures to provide extensive dental coverage to adults would positively impact all rural Americans. One mechanism may be to increase provision of oral health services through entities like [federally qualified health centers](#) and [rural health clinics](#), which support more than 1 in 5 rural residents. Expanding Medicaid is another important policy lever; between 2008 and 2016, the uninsured rate fell from [35 percent to 16 percent](#) in rural areas and small towns in Medicaid expansion states, compared to a decline from 38 percent to 32 percent for rural areas and small towns in non-expansion states.

By including dental benefits under Medicare Part B, with the explicit purpose of protecting and promoting oral health, the number of routine treatments for rural older adults can be increased. Further, NRHA encourages the modernization and improvement of the rural health clinic program to

include preventive oral health services. Legislation has been introduced in the 117th Congress to add direct funding streams to oral providers, including:

- [H.R.4311](#) - Medicare Dental, Vision, and Hearing Benefit Act of 2021
- [H.R.4650](#) - Medicare Dental Coverage Act of 2021
- [S.1893](#) - Rural Physician Workforce Production Act of 2021

To address the health needs of rural America, stable and sufficient oral health funding is essential. While bolstering public programs is undoubtedly important, investment in community-specific projects and interventions may prove to be even more beneficial. The attached resources provide information about specific programs and funding opportunities that can help improve the state of rural oral health.

Resources

- [NRHA's National Rural Oral Health Initiative](#) is the combined effort of the National Rural Health Association and the CareQuest Partnership for Oral Health Advancement to improve oral health disparities in rural America. Efforts focus on policy, communications, education, and research.
- Rural Health Information Hub provides a comprehensive [list](#) of grants and funding programs to improve oral health in rural areas, including loan repayment programs for dental students and other oral health professionals.
- [Improving Oral Health Care Delivery in Medicaid and CHIP: A Toolkit for States](#) is a resource to help states identify gaps and areas for improvement in oral health care use in their Medicaid and CHIP programs. The toolkit “describes a six-step process that states can use to analyze their data on oral health care access and then design, implement, and evaluate targeted QI efforts.”
- HRSA's [oral health grants](#) provide funding to support the oral health of those in rural areas and HPSAs.
- [Children and Oral Health: Assessing Needs, Coverage, and Access](#) describes the current state of children's oral health status and access to dental care.
- Through a national scan, the Center for Health Care Strategies created a report outlining [strategies to improve dental benefits for the Medicaid expansion population](#).
- [Oral Health Integration in the Patient-Centered Medical Home Environment: Case Studies from Community Health Centers](#) describes four case studies of integrated primary and dental care in community health centers.
- [Dental Care in Accountable Care Organizations: Insights from Five Case Studies](#): The American Dental Association and American Academy of Pediatric Dentistry commissioned five case studies to investigate successes and challenges to incorporating dental care into a coordinated approach to care.
- [The Medical Oral Expanded Care Pilot Project](#) highlights RHCs' work around medical and dental oral health integration.

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