

Children's Health Insurance Program Dental Benefits Fact Sheet

Dental services are included in the Children's Health Insurance Program (CHIP) of Texas, effective April 1, 2006.

TYPES OF SERVICES

- Services are divided into two types: preventative and therapeutic.
- Preventative services include, but are not limited to, routine checkups, routine cleanings, X-rays and sealants. Therapeutic services include, but are not limited to, fillings, root canals, extractions (tooth removal) and crowns.
- All children will have a \$175 maximum for preventative services for a 12-month period.
- Therapeutic services are based on a three-tier program. The higher the tier level, the higher the maximum allowable amount for therapeutic services.
- The child's tier levels depends on many factors: timely renewal, the amount of time a child as been enrolled in CHIP and recent gaps in coverage.
- Tier levels for therapeutic services are:
 - **Tier I:** Pays up to \$175 of preventative services and up to \$200 of therapeutic services.
 - **Tier II:** Pays up to \$175 of preventative services and up to \$300 of therapeutic services.
 - **Tier III:** Pays up to \$175 of preventative services and up to \$400 of therapeutic services.

INFORMATION MAILED TO CHIP FAMILIES

- Families with children enrolled in CHIP will receive a letter and handbook explaining the dental benefits, a CHIP dental ID card and a directory of participating dentists.
- If/when a child moves up or down a tier level, the family will receive another letter informing them of this change. Families can also ask about which tier level their child is in by calling (866) 561-5892 (toll free), Monday through Friday, 8 a.m. to 7 p.m. Central Time.
- All children are issued a dental ID card. The card contains information such as their birth date, the child's ID number, group number, name and effective date of CHIP dental coverage. This card should be brought to all dental appointments.
- If a dental ID card is lost, call 1-866-561-5892 (toll-free) for assistance.
- If a child is in CHIP, but has not received a dental ID card, dental services are still available. Call (866) 561-5892 (toll free) for assistance. A representative will ask questions to verify CHIP coverage, help find a dentist and set up an appointment.

FINDING A DENTIST AND MAKING AN APPOINTMENT

- Choose a dentist from the Dentist Directory. The Dentist Directory is also available online at www.deltadentalca.org/tchip.
- After choosing a dentist from the Dentist Directory, call the dentist's office to schedule an appointment. Confirm that the dentist is participating in the Texas CHIP dental program before scheduling the appointment. If the dentist is not contracted with the program, Texas CHIP will not pay for services (except for emergency dental procedures).
- Bring the CHIP dental ID card and any other dental insurance information to dental appointments.

PAYMENT

- There are no co-payments for dental services. However, CHIP families must pay for:
 - 1) Non-covered or optional dental services.
 - 2) Services that are done more often than is allowed by the plan.
 - 3) Services provided by a non-contracted dentist, except in cases of emergency.
- Dental services not covered by Texas CHIP:
 - Services not necessary to the child's dental health.
 - Orthodontic treatment.
 - Cosmetic dental care.
 - General anesthesia or intravenous/conscious sedation.
 - Experimental procedures.
 - Services included under any other insurance or health care service plan that covers the CHIP member.
 - Hospital charges of any kind.
 - Major surgery for fractures and dislocations.
 - Dental expenses for dental procedures started before the child is enrolled in CHIP or when the child is no longer in CHIP.
 - Any service that is not specifically listed as a covered benefit.
 - Malignancies.
 - Dispensing of drugs.
 - Additional treatment costs incurred because a dental procedure is unable to be performed in the dentist's office due to the general health and physical limitations of the CHIP member.
 - The placement and/or removal of implants.

EMERGENCY CARE

In case of an emergency, call the child's Texas CHIP dentist and the dentist will see the child within 24 hours. CHIP dental benefit representatives can help find a dentist and are available 24 hours a day, seven days a week at (866) 561-5892.

CHIP DENTAL BENEFITS CALL CENTER

(866) 561-5892

Monday – Friday, 8 a.m. to 7 p.m. Central Time

(800) 735-2922 (TDD/TTY)

Toll-free number for the hearing impaired

Families in CHIP can call these phone numbers to get help:

- Choosing a dentist.
- Changing to another dentist.
- Scheduling appointments with your child's dentist.
- Obtaining dental health education material.
- Obtaining information on health fairs and health education classes.
- Receiving assistance and information on all of your child's dental plan services.
- Getting translation and interpretive services.
- Receiving assistance with filing complaints and appeals.