

# Benefits Spotlight

News for *You*. News to *Share* with your Employees.

## Q&A with Dr. Jeffrey Chaffin: Medically Necessary Orthodontia

Teeth straightening is often an esthetic choice, but in some cases, having braces is a medically necessary decision. When the need for braces goes beyond correcting crooked teeth and is considered crucial to your health, your doctor and dentist may refer to it as ***medically necessary orthodontia***.

Here, Dr. Jeffrey Chaffin, Delta Dental of Iowa's Vice-President and Dental Director, answers key questions about medically necessary orthodontia, including what you need to know about covering the cost of treatment.

### Q: What are the reasons why braces may be considered medically necessary?

Dr. Chaffin: Medically necessary orthodontia is a very narrow coverage. Many people would like straighter teeth, but having a straightening procedure covered as medically necessary usually involves correcting a severe birth defect, such as cleft palate.

Other conditions that result in head and/or facial abnormalities can lead to severe ***occlusion*** problems (occlusion refers to how your teeth are aligned, or how they come together) and could be covered as medically necessary as well.

### Q: Does dental insurance cover medically necessary orthodontia?

Dr. Chaffin: Traditional commercial dental insurance does not usually cover medically necessary orthodontia. However, some health insurance plans will cover medically necessary orthodontia (coverage varies, so it's essential to contact your health insurance provider for details specific to your plan).

In 2010, the Federal Government passed healthcare reform known as the Affordable Care Act (ACA). Qualified Health Plans (QHP) are a result of the ACA, and those dental plans do cover medically necessary orthodontia, but that is rare.

Also, the Federal Government did not define medically necessary orthodontia, so each dental insurer may handle this differently

For Medicaid and CHIP (Hawki in Iowa), medically necessary is defined differently. The Salzmann Handicapping Index is used to qualify medically necessary orthodontia. This is a scale that measures the positioning of the teeth when the jaws are closed and often a certain number must be reached to qualify for medical necessity. include medically necessary orthodontia?"



Yoga will teach you how to hold your body — from head to toe — in the proper posture, which will keep your jaw, bite and teeth comfortably in alignment.

### **3. Stimulates saliva**

Yoga has a major focus on mediation and relaxation, but it is still exercise — and that means it helps your body produce saliva. Saliva promotes oral health by rinsing away bacteria-loving leftover food particles, killing germs and warding off bad breath. It even repairs your enamel with essential minerals after you eat acidic foods.

Yoga has a wealth of health benefits, but to many, it simply makes them feel good. When you feel good, you tend to make better health choices like eating a nutritious diet and prioritizing preventive health appointments, like dental visits. Get started with your own yoga practice today—for the good of your mind, body and mouth!