

# 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 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?"

**Q: What are some questions Delta Dental of Iowa members should ask their dentists about medically necessary orthodontia?**

Dr. Chaffin: The most common question asked is “Why does my dental insurance not include medically necessary orthodontia?”

The answer is that most dental insurance only cover optional orthodontics. The key advantage of medically necessary is health insurance pays 100% of the orthodontics versus only \$1500 to \$2000 for most commercial insurance carriers.

**Q: What other key considerations about medically necessary orthodontia should Delta Dental of Iowa members understand?**

Dr. Chaffin: Members should know that medically necessary orthodontia is extremely limited, and prior authorizations are required. Members can have their medical and dental providers submit documentation for evaluation. But, it’s important to understand that most dental insurance plans do not cover teeth straightening for medically necessary reasons.

**Do you have a question about an upcoming dental procedure? Do you need clarification on what’s covered in your plan? Delta Dental of Iowa Customer Service can help.**

[Submit a request online](#) or give us a call at the number on the back of your ID card.

## **The Connection Between Yoga and Dental Health**

Yoga is a favorite exercise for many people across Iowa, and it’s obvious why: It’s low impact, accessible to people of a wide range of fitness levels, and it boasts a long list of health benefits. Most people associate yoga with improving relaxation, strength and flexibility, but it also helps your oral health in several ways.

Here are three ways your yoga practice is helping your dental health.

### **1. Reduces stress-related dental problems**

Stress seems to affect all areas of the body, including your teeth and mouth. People who struggle with stress can develop bruxism, which is the medical term for teeth grinding. Bruxism can lead to jaw problems and headaches. Stress can also cause canker sores and gum disease.

Bad habits can also form out of stress. For example, stress often leads people to eat less healthy foods and drink in excess. Many people also smoke to help cope with stress, and stress may lead some to put off their preventive dental visits. All of these lifestyle choices can harm your oral health.

Many people turn to yoga to help them relax and better manage their anxiety, fatigue and depression. Controlling stress may help you make better choices throughout your day and keep dental problems — like bruxism and gum disease — at bay.

### **2. Prevents jaw and teeth strain from poor posture**

One of the most surprising links between yoga and oral health is related to posture. When you slouch, your lower jaw moves forward, too. When your jaw is off alignment, it can cause jaw pain and even shift your bite out of alignment. Poor posture can even strain your teeth and, in severe cases, cause tooth damage.

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!