



## **Subject Line: Dental Coverage for Essential Plan Enrollees**

Starting on June 1, 2021, there are exciting changes in the Essential Plan:

1. Enrollees will no longer have to pay a \$20 a month premium for their Essential Plan coverage.
2. We are adding dental and vision benefits to Essential Plan health plan coverage automatically with no premium or cost sharing for covered services.

Consumers who currently purchase separate dental coverage, sometimes called “Stand Alone Dental” through NY State of Health from one of the insurers listed below and pay the insurer a monthly premium for that coverage should read this note carefully. Because starting June 1, 2021, Essential Plan enrollees will automatically get dental coverage from their Essential Plan health insurer at no cost and with no deductible, coinsurance or copayments, enrollees may not want to continue their Stand Alone Dental Plan.

- BlueCross BlueShield of Western NY
- BlueShield of Northeastern NY
- Delta Dental of New York
- Dentcare Delivery Systems
- Empire HealthChoice Assurance
- Excellus Health Plan
- Guardian
- HealthPlex
- Solstice

### **Essential Plan Enrollees with Separate Dental Coverage, It Is Important to Know:**

The choice is yours. You can cancel your Stand Alone Dental Plan coverage or you can continue to pay for that coverage through the end of 2021. Here’s some important information to help you make a decision.

- Dental coverage available through your health plan is comparable to coverage offered through Stand Alone Dental Plans.
- There may be differences in the dental providers that participate with the Essential Plan and Stand Alone Dental Plans. You can use the [NYS Provider & Health Plan Look-Up tool](#) to see if your preferred dentists are covered through your Essential Plan. You can also contact your dentist or your health plan to ask about your benefits and available providers in your network.
- If you decide to **keep your** Stand Alone Dental Plan in addition to the Essential Plan coverage which will now offer dental benefits at no cost to you, it is important to know that you will need to continue to pay the monthly premium for this Stand Alone Dental Plan coverage and you may still have a copayment or coinsurance for these services.



- If you decide to **cancel your** Stand Alone Dental Plan, you need to notify NY State of Health by contacting Customer Service (1-855-355-5777). If you cancel your coverage by the fifteenth of the month, it will take effect at the end of the month. Notice received after the fifteenth day of the month will take effect at the end of the following month. For example, if you contact us on May 20<sup>th</sup>, your coverage will end on June 30<sup>th</sup> and you will be billed by your Stand Alone Dental plan for premium for the month of June.

If you have questions about these changes, call the NY State of Health Customer Service Center at 1-855-355-5777, which is open Monday to Friday 8am – 8pm and Saturday 9am – 1pm.

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