



## MEMORANDUM

To: Stakeholders  
From: Maryland Health Benefit Exchange  
Date: October 28, 2015  
Subject: Stand-Alone Dental Plans for Maryland Health Connection

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Thank you for your continued partnership. This memorandum will provide carriers with an overview on stand-alone dental plans for the 2016 plan year. Additional questions can be directed to our email address: [mhbe.carriers@maryland.gov](mailto:mhbe.carriers@maryland.gov) Additionally, if you wish to learn about dental plan certification please see the 2015 Stand-Alone Dental Guide.

### **On-Exchange Stand-Alone Dental Plans**

The Maryland Health Benefit Exchange (MD HBX) has integrated dental insurance to enable consumers to shop for dental as well as health coverage on the same portal. This service is applicable only to Individual and Family Stand-Alone dental plans.

### **Off-Exchange Stand-Alone Dental Plans**

MHBE will continue to certify Off-Exchange Stand-Alone Dental Plans. Carriers must complete an application after receiving rate and form approval from the Maryland Insurance Administration. Off-Exchange plans are required to:

- Cover the State benchmark pediatric dental essential health benefits;
- Comply with annual limits and lifetime limits applicable to essential health benefits;
- Comply with annual limits on cost sharing applicable to stand-alone dental plans under 45 CFR § 156.150;
- Meet the same actuarial value requirements for the pediatric dental essential health benefits that is required for a qualified dental plan.

Certified Off-Exchange Stand-Alone Dental Plans are not allowed to offer plans on the Maryland Exchange.

