COFA Dental Coverage
Senate Bill 5274
April 29, 2019

The 2019 Washington State Legislature passed SB 5274, establishing a COFA Islander Dental Care program. This new bipartisan law\(^1\) makes no cost dental coverage available to adults from Compact of Free Association (COFA) nations residing in Washington, who are income-eligible for Medicaid (below 138% of the Federal Poverty Level). The passage of SB 5274 builds on the progress achieved during the 2018 legislative session when SB 5683 established the COFA Islander Health Care Program. By adding a dental program to COFA Islander Health Care, health care coverage for Washingtonians from COFA nations moves closer to parity with Medicaid and is a step forward in achieving health equity.

Summary of elements of SB 5274 and related funding:

**Dental Coverage and Enrollment:**

*The state of Washington now has a COFA Islander Dental Care program.* Washingtonians from COFA nations will be able to enroll in a [Qualified Dental Plan (QDP)](https://www.wahealthbenefitsexchange.org/membership) through the Washington Health Benefits Exchange. All associated consumer costs such as premiums, co-insurance, and other out-of-pocket costs are paid for by the Washington State Health Care Authority (HCA).

- COFA community members who are eligible for COFA Islander Health Care AND COFA community members who receive some or all of Medicare coverage and are income-eligible for Medicaid can enroll in the program.

- Coverage through COFA Islander Dental Care begins no later than **January 1, 2021**.

- Covered dental services are limited to services covered by the QDP and performed by an in-network provider, as well as services that are not covered by the QDP but are covered under [Apple Health Dental](https://www.wahealthbenefitsexchange.org/membership).

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\(^1\) The bill will become law when signed by the Governor. While it is not yet signed, we anticipate it will be.
There is no annual maximum benefit. This means people enrolled in the program can receive as many covered services that they need, regardless of cost.

Enrollment and Benefit Utilization:

- Program enrollment will begin no later than November 2020.

- Program enrollment will happen at the same time as Open Enrollment for Qualified Health Plans, which generally takes place November 1 through December 15th but can be changed from year to year.

- HCA will work with the Commission on Asian Pacific American Affairs (CAPAA) to establish an ongoing, annual comprehensive community education and outreach program to support both COFA Islander Health Care and Dental Care.

- The state budget includes funds to support culturally and linguistically appropriate outreach for the dental program and COFA Islander Health Care as well as an ongoing annual contract with a COFA organization.

Advisory Committee to Ensure Program Meets Community Needs:

- The bill extends the COFA Islander Advisory Committee to 2021 in order for the advisory committee (with COFA community representation) to continue to advise the Washington Health Care Authority on COFA Islander Health Care as well as the new dental care program.

Next steps:

- Washington State Health Care Authority, Washington State Health Benefits Exchange, and advocates will create an implementation plan.

Links and Resources:

FINAL BILL
FINAL BILL REPORT
HEALTH BENEFITS EXCHANGE GLOSSARY OF TERMS
COFA ISLANDER HEALTH CARE PROGRAM

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