

Can I get dental coverage in the Marketplace?

In the Health Insurance Marketplace, you generally can get dental coverage as part of a health plan or by itself through a separate, stand-alone dental plan.

Adult and child dental insurance in the Marketplace

Under the health care law, dental insurance is treated differently for adults and children 18 and under.

Dental coverage for children is an essential health benefit. This means it must be available to you as part of a health plan or as a free-standing plan. This is not the case for adults. Insurers don't have to offer adult dental coverage.

Starting in 2014, you must have health coverage or pay a [fee \(/what-if-someone-doesnt-have-health-coverage-in-2014/\)](#). But this is not true for dental coverage. You do not need to have dental coverage to avoid the penalty.

Dental coverage is available two ways

- **Health plans that include dental coverage.** In the Marketplace, dental coverage will be included in some health plans. You'll be able to see which plans include dental coverage when you compare them. You'll also see what the dental benefits are. If a health plan includes dental coverage, you will pay one premium for everything. The premium shown for the plan includes both health and dental coverage.
- **Separate, stand-alone dental plans.** In some cases separate, stand-alone plans will be offered. You may want to choose this option if the health coverage you plan to enroll in doesn't include dental coverage, or if you want different dental coverage.

If you choose a separate dental plan, you'll pay a separate, additional premium for the dental plan.