



**Department for
the Aging**

Dental Coverage Options for Older New Yorkers

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Cost is a significant barrier to accessing and obtaining quality dental care for nearly 50 percent of older adults,ⁱ but oftentimes, the barrier can be mitigated with knowledge of available coverage options. However, it can be a challenge to find the right coverage when there are many different types of insurances and discounted or free dental services in the New York City. This brief aims to provide an overview of the different types and ways to obtain coverage for dental services available to older New Yorkers.

I. Insurance Options

Traditional Medicare

Almost 3.7 million New Yorkers have health insurance coverage through Medicare – a federal program for adults aged 65 and older. Sixty percent of Medicare recipients have what is known as “traditional” Medicare coverage as opposed to Medicare Part C or Medicare Advantage (July 2018).ⁱⁱ In general, adults are entitled to Medicare Part A (for hospital/inpatient services) if they have worked at least 10 years paying Medicare taxes and already receive or are eligible for retirement benefits from Social Security/Railroad Retirement Board; individuals can also qualify through their spouse’s Medicare-covered employment or by paying a premium for Part A. In addition, individuals can choose to pay a monthly premium for Part B (for medical –doctor and outpatient— services). Despite it being a primary source of healthcare for older adults, traditional Medicare provides very limited dental care coverage. Medicare does not cover dental procedures regarding the “care, treatment, filling, removal, or replacement of teeth or structures directly supporting the teeth” (i.e. anesthesia or diagnostic x-rays) unless they are performed in connection with a covered primary procedure (i.e. fracture of the jaw or facial bone).ⁱⁱⁱ Some examples of covered services include the extraction of teeth to prepare the jaw for radiation treatment of cancer, a dental examination before renal transplant, or heart valve replacement. In addition, while the extraction of teeth may result in the need for dentures, Medicare will not pay for dentures.

Medicare Part C or Medicare Advantage

Approximately 1.4 million New Yorkers^{iv} are covered by Medicare Part C, also known as Medicare Advantage, in lieu of the traditional program, which allows beneficiaries to have their care managed through private health insurance plans. Medicare Advantage (MA) plans must provide traditional Medicare A and B services. In addition, many MA plans choose to cover additional healthcare benefits such as eye exams, hearing exams, or dental services; dental coverage may include oral exams, cleaning, fluoride treatments, and x-rays at no extra cost. Some plans offer additional comprehensive dental services, such as extractions and cosmetic procedures, for an additional monthly premium or a rider service. Prior to a senior taking advantage of a rider service, it is recommended that they obtain a written advance coverage decision from the plan to ensure a service is medically necessary and will be covered.^v (The federal Center for Medicare & Medicaid Services (CMS) recently announced flexibility in its definition of health-related supplemental benefits—expanding to include services such as non-emergency medical transportation, healthy groceries, and hearing-aids—which may result in MA plans increasing coverage options to other dental services as well.^{vi,vii}) For specific plan information, refer to Appendix II.

Mainstream Medicaid (Fee-for-Service) ^{viii, ix, x}

Roughly 6.5 million New Yorkers are enrolled in Medicaid, with approximately 32 percent in the mainstream fee-for-service (FFS) program.^{xi} The New York State Medicaid Program – which provides health insurance coverage for low-income individuals, families, children, pregnant women, elderly, and people with disabilities – offers limited coverage of only essential, but not comprehensive, dental care. Individuals with mainstream Medicaid are not required to pay a premium for their insurance, and do not have co-pays for services provided at a dentist (e.g., x-rays).

According to New York State regulations (§18 CRR-NY 506.2)^{xii}, dental care covered under Medicaid only includes “preventive, prophylactic and other routine dental care, services and supplies, and dental prosthetic and orthodontic appliances required to alleviate a serious health condition.” Examples of covered services include emergency care, acute infection, and extraction of infected or non-restorable teeth. Although services are covered, there is a limit to the number of times a member can receive the service in a year. Dental prophylaxis and oral exams will be covered once per six month period. In addition, effective November 12, 2018, dentures may be replaced prior to eight years after initial placement, and dental implants will be covered, assuming prior approval and supporting documentation (i.e. letters, x-rays) have been obtained from both the dentist and primary care physicians to explain the medical necessity.

Medicaid Managed Care (MMC) ^{xiii}

Of the 6.5 million New Yorkers enrolled in Medicaid, about 68 percent are enrolled in Medicaid Managed Care, which allows beneficiaries to have their care managed through private health insurance plans such as Healthfirst, Aetna, and Empire BlueCross BlueShield.^{xiv} These health plans usually require enrollees to access care through their own network of providers and often contract with other vendors (e.g., Healthplex or Dentaquest) to administer their dental benefit. Since 2012, all Medicaid-covered dental services are also covered by Medicaid managed care programs.^{xv} As with regular Medicaid, there is no monthly premium, although an individual may have a co-pay that is paid directly to the provider at the time of service. Depending on the plan, some services may require prior approval and documentation before care can be received.

Table 1. Dental Coverage under Government Insurance Plans

Type of Insurance	Medicare Coverage	Medicaid Coverage	Description	Dental Services Covered
Traditional Medicare	✓		Federal insurance program for adults aged 65 and older covering health services.	Limited to what is needed for hospitalization and when it is needed to treat a non-dental condition.
Medicare Advantage	✓		Also known as Medicare Part C, Medicare-covered services are coordinated by a private health insurance plan. There are currently 44 different plans offered in New York City.	Dental coverage and limits vary with plan.
Mainstream Medicaid		✓	Federal-state insurance program for the poor, elderly and disabled.	Covers preventive, routine, and acute/emergency dental care, with limits.
Medicaid Managed Care		✓	Medicaid-covered services are coordinated by a private health insurance plan. There are currently 11 different plans offered in New York City.	Includes all Medicaid-covered dental services.

Medicaid Managed Long Term Care (MLTC) ^{xvi, xvii}

Medicaid Managed Long Term Care (MLTC) plans are specifically designed to meet the needs of chronically ill and/or disabled individuals who require long term care services and supports (e.g., daily assistance from a home health aide). In addition to traditional Medicaid services, the plans cover long term care supports and services. MLTC enrollment is mandatory for residents of NYC who are eligible for both Medicaid and Medicare (dual eligible), over 21 years old, and need community based long-term care services for more than 120 days. There are over 220,000 New Yorkers statewide enrolled in an MLTC plan.^{xviii} In order to qualify for enrollment in an MLTC plan, individuals must contact the Conflict-Free Evaluation and Enrollment Center (CFEEC), which will conduct an evaluation. The evaluation conducted by a registered nurse determines an individual’s functional status and whether the need for long-term care is at least 120 days. Evaluations by the CFEEC can be scheduled by calling the following number: 855.222.8350.^{xix}

In New York State, there are four types of MLTC plans differing in terms of Medicare, Medicaid, and dental coverage. Differences in the types of MLTC plans are shown below. For specific plan details, refer to Appendix I.^{xx}

Type of MLTC	Medicare Coverage	Medicaid Coverage	Description	Dental Services Covered	% of MLTC enrollees (Nov 2018)
Partial Capitation		✓	Covers Medicaid long term services and supports as well as certain medical services (including dental). Services not covered under the MLTC plan are paid for directly by mainstream Medicaid. Medicare services are <u>not</u> provided through this plan. Currently 20 plans offered in NYC.	Preventive, prophylactic, and other dental care such as cleaning, routine exams, and fillings. Some plans require prior authorization from the dental network provider for certain services.	90.88%
Medicaid Advantage Plus	✓	✓	Combines Medicare Advantage plans with a Medicaid MLTC plan under the same insurance. All health and long term services and supports are covered under the same plan. Currently 8 plans offered in NYC.	Preventive, prophylactic, and other dental care (i.e. cleaning, routine exams, and fillings). Some plans require prior authorization from the dental network provider for certain services. The number of times a member can receive a certain service depends on the plan.	5.24%
Programs of All-Inclusive Care for the Elderly (PACE) ^{xxi}	✓	✓	Covers both Medicare and Medicaid services under one plan. Recipients must live in the service area of a PACE center, need a nursing home-level of care (as certified by New York State), and be able to live safely in the community. Currently 2 PACE programs offered in NYC.	A care team who determines an individualized care plan and dental services deemed necessary will be covered at the adult day care center and academic dental clinics.	2.38%
Fully Integrated Duals Advantage (FIDA) ^{xxii, xxiii}	✓	✓	Offers full Medicare and Medicaid coverage, long term care services and supports, Part D and Medicaid drugs, and additional benefits under a single, integrated managed care plan. Currently 10 health plans offering FIDA in NYC. ^{xxiv}	Includes diagnostic, restorative, endodontics/periodontics, extractions, oral surgery, and other necessary dental care. Some dental services (i.e. oral exams) need prior authorization. These services are provided at the adult day care center, by the dental network, or at academic dental clinics.	1.5%

Private Insurance^{xxv, xxvi}

There are multiple ways to purchase private insurance, including online through the New York State of Health (the state's official health plan marketplace) or off the Marketplace (with a broker or directly through the insurance plan). Health plans are available for purchase during the open enrollment period, which can differ by year. Open enrollment generally begins every November and New York State has in the past extended the enrollment deadline to end January 31st of the next year. During the open enrollment period, consumers can call the customer service center at 1-855-355-5777, log into the website <https://nystateofhealth.ny.gov>, or meet with an in-person assistor.^{xxvii} An in-person assistor or navigator can help with the application process by “providing assistance in multiple languages, in community based settings during non-traditional hours such as evenings and weekends.” Consumers have the option of purchasing their dental insurance along with their medical insurance under the same insurer or purchasing it separately. As of 2018, eight stand-alone dental plans were offered through the New York State of Health; many of these stand-alone plans often contract with other health insurance plans to coordinate and administer dental benefits as well. Refer to Appendix III for additional details.

AIDS Drug Assistance Program (ADAP) Plus^{xxviii, xxix}

The Ryan White HIV/AIDS Program was authorized in 1990 to support uninsured or underinsured people living with HIV. This federally-funded program serves approximately 52% of HIV-infected individuals in the United States, and is separated into five parts funding various medical and essential support services: Part A, Part B, Part C, Part D, and Part F. Part B funds the AIDS Drug Assistance Program to provide FDA-approved medications, while Part F funds dental programs that aim to expand access to oral health care to the community. In addition, the NYSDOH AIDS Institute developed the ADAP Plus program, which “provides free primary care services at selected clinics, hospital outpatient departments, office-based physicians, and lab vendors”, including dental services.

The eligibility criteria for this program include: New York State residency and HIV-infected status (or at-risk of HIV infection according to the New York State Guidelines for Pre-Exposure Prophylaxis^{xxx}). Eligible patients must earn less than 435% of the Federal Poverty Level (FPL) and cannot have liquid assets greater than \$25,000. Individuals enrolled in Medicaid are not eligible, although it is available for individuals awaiting Medicaid eligibility determination or who have Medicaid spenddown requirements.

Dental services covered under ADAP Plus include dental and oral surgery visits; but they are limited to thirty per treatment year and only cover limited preventative services (not specified). To learn about more resources, call the New York State HIV/AIDS Information Hotline 1-800-541-2437 or the New York State HIV Counseling Hotline 1-800-872-2777.

NYSDOH assembles a list of dental providers who accept ADAP Plus^{xxxi} as well as a list of Ryan White-funded dental clinics for people living with HIV/AIDS^{xxxii}, both categorized by region.

II. Discounted or Free Dental Care

Dental Savings Plans^{xxxiii}

Dental savings or dental discount plans offer members access to a network of dentists at discounted rates, ranging from 10-60% off of usual pricing with discounts ranging per plan. Members pay a monthly or annual fee to receive discounts to visit a dentist within the network. Individuals can sign up to be members of dental savings plans on their own, or can take advantage of them if their private health insurance plan (e.g., Aetna or Cigna) offers their own dental discount plan directly. These discount plans are not insurances: there are no fee schedules, “spending caps, exclusions for pre-existing conditions, or waiting periods”.^{xxxiv} That means that costs for dental services are dependent on the location of the dentist and the office itself. Although there is no copay, members are required to pay for the services at the time of service unless they have made another arrangement with their dentist.

Dental Lifeline Network^{xxxv}

The Dental Lifeline Network provides free, comprehensive dental treatment to patients. Patients are referred to volunteer dentists who determine the treatment plan. The goal is for the patient to be pain-free and able to eat properly. To be eligible, applicants must lack adequate income to pay for dental care and be 65 years or older, have a permanent disability, or qualify as medically fragile. There is no income limit to receive help: each application will be individually reviewed for financial need. Currently, there is a long wait list, but applications are accepted within each county and can be found on the website (<https://dentallifeline.org/new-york/>) or by calling the following toll free number: 888.235.5826.

Federally Qualified Health Centers^{xxxvi, xxxvii, xxxviii}

Federally Qualified Health Centers (FQHCs) are places where underinsured or uninsured patients can receive comprehensive services such as preventive health services, mental health and substance abuse services, and transportation services at a lower cost. FQHCs offer a sliding fee scale that allows patients to pay according to their income. FQHCs may include community health centers, migrant health centers, and health care for the homeless; some community health centers may even offer dental services free of charge. For your convenience, the Health Resources and Services Administration has a FQHC locator: <https://findahealthcenter.hrsa.gov/>.

There are over a hundred low-cost dental clinics including FQHCs located in the five boroughs of New York City. All clinics provide general dentistry, including routine and preventive procedures (such as exams and cleanings), and some even provide specialty services (such as cosmetic surgery, oral surgery, and prosthodontics). Each clinic varies in the insurance plan they accept, but all clinics offer a reduced fee or sliding fee scale for individuals with financial need. To learn more about the insurances accepted and associated fees, refer to the Appendix for additional details by borough. The New York City Department of Health and Mental Hygiene (DOHMH) also lists low-cost dental providers by borough, and have designated which providers serve the elderly and patients with special needs.^{xxxix}

Academic Dental Clinics^{xi}

Many dental schools and dental hygiene schools offer low-cost care from their respective students; students are supervised by faculty while providing care to patients. Clinics must be licensed under Article 28 of the New York Public Health Law. More information about these schools can be found through the American Dental Association^{xli} and American Dental Hygienists' Association websites.

Table 3. Academic Dental Clinics in New York City

Name	Address	Phone Number	Insurance Accepted	Dental Services Covered
NYU College of Dentistry ^{xlii}	345 East 24th St, New York, NY 10010	212.998.9800	Accepts government-sponsored coverage (i.e. mainstream Medicaid, Medicaid Managed Care, MLTC, FIDA, PACE, HARP, Medicare Advantage) offered through Dentaquest, Healthplex, Liberty Dental, or United Healthcare. Also accepts private dental plans through Cigna, MetLife PPO, or Guardian PPO plans. Patients without Medicaid must pay an initial fee of \$120 during registration; payment plans are available.	Provides comprehensive patient care (including general dental hygiene, oral surgery, extraction, implants, root canal and periodontics/gum disease). Most patients seeking emergency services/urgent care will be charged \$75 fee, and could possibly be referred to their affiliate Bellevue Hospital.
Columbia University College of Dental Medicine ^{xliii}	622 West 168th St, New York, NY 10032	212.305.6100	Accepts Mainstream Medicaid and most Medicaid Managed Care plans. Also accepts AIDS Drug Assistance Program, Health First, and Family Health Plus. While other insurances are not accepted, the clinic will provide patients with a standard dental claim form so patients can be directly reimbursed by their insurance carrier. No sliding fee schedule or free care is provided.	Offers comprehensive oral health care for adults, including x-rays and cleaning, and a full range of specialty care (such as root canals, gum disease treatment, and facial pain relief). Also offers services at their Implant Center (including teeth replacements and implants).
NYC College of Technology Dental Hygiene Clinic ^{xliv}	300 Jay Street, 2nd floor, Brooklyn, NY 11201	718.260.5074	Many dental services (<i>not specified</i>) are <u>free</u> for seniors 65 years and older, and a small fee is required for certain services and products. There is also a nominal fee to the general public for all services and products.	Offers preventive and maintenance oral health services (including screenings for oral cancer, gum disease, and cavities).

III. Additional Resources

Clinical Trials^{xlv}

Advancing medical knowledge requires research and clinical trials for researchers to test hypotheses involving new drugs, new medical procedures, or improving existing treatment protocols. Clinical trials can be publicly-funded by the government, privately-funded by pharmaceutical companies, or receive funds from multiple sources. Some trials may need volunteers to perform certain dental procedures such as extractions or implants. Not every volunteer will be accepted, as it often depends on the trial's inclusion criteria or information researchers are seeking. In many cases, the dental procedures will be free of charge but the volunteer will be required to make a follow-up visit to provide information. Clinical trials are often listed on government websites.^{xlvi}

Executive Summary: Dental Coverage Options for Older New Yorkers, 2018

Type	Name	Description	Dental Services Covered
Insurance Options			
Government-sponsored Plans	<i>Traditional Medicare</i>	Federal health insurance program for adults aged 65 and older covering hospital/inpatient and doctor/medical services.	<u>Limited</u> to what is needed for hospitalization and when it is needed to treat a medical (non-dental) condition.
	<i>Medicare Advantage</i>	Also known as Medicare Part C, Medicare-covered services are coordinated by a private health insurance plan. Currently 44 plans are offered in NYC.	Varies with plan, but may include oral exams, cleaning, prevention, x-rays and other screenings. More comprehensive services may also be covered for a higher monthly premium.
	<i>Mainstream Medicaid</i>	NY State's Medicaid program, a federal-state health insurance program for the poor, elderly, and disabled. No premiums or co-pays are required.	Covers limited coverage of essential preventive, routine, and emergency dental care. Most services require documentation to prove medical necessity. Some services have limits on the number of times per year received.
	<i>Medicaid Managed Care</i>	Medicaid-covered services are coordinated by a private health insurance plan; which may subcontract with another dental insurance vendor (i.e. Healthplex or Dentaquest). Currently 11 plans are offered in NYC.	Includes all Medicaid-covered dental services. Some services may require prior approval.
	<i>Managed Long Term Care (MLTC) - Partial Capitation</i>	Offers Medicaid-covered long term care and certain medical services (including dental) for chronically ill/disabled individuals. Those services not covered by the MLTC plan are paid for directly by mainstream Medicaid. Currently 20 plans are offered in NYC.	Covers preventive, prophylactic, and other dental care such as cleaning, routine exams, and fillings. Some plans require prior authorization from the dental network provider for certain services.
	<i>Medicaid Advantage Plus</i>	Combines Medicare Advantage benefits with Medicaid MLTC benefits under the same insurance plan. Currently 8 plans are offered in NYC.	Covers preventive, prophylactic, and other dental care (i.e. cleaning, routine exams, and fillings). Some plans require prior authorization from the dental network provider for certain services. The number of times a member can receive a certain service depends on the plan.
	<i>Programs of All-Inclusive Care for the Elderly (PACE)</i>	Covers both Medicare and Medicaid services under one plan. Recipients must live in the service area of a PACE center, need a nursing home-level of care (as certified by New York State), and be able to live safely in the community. Currently 2 PACE programs are offered in NYC.	A care team who determines an individualized care plan and dental services deemed necessary will be covered at the adult day care center and academic dental clinics.
	<i>Fully Integrated Duals Advantage (FIDA)</i>	Offers full Medicare and Medicaid coverage, long term care services and supports, Part D and Medicaid drugs, and additional benefits under a single, integrated managed care plan. Currently 10 health plans offer FIDA in NYC.	Includes diagnostic, restorative, endodontics, periodontics, extractions, oral surgery, and other necessary dental care. Some services (i.e. oral exams) need prior authorization. Services are provided at the adult day care center, by the dental network, or at academic dental clinics.
Private Plans	<i>Private Insurance</i>	Individuals can purchase dental insurance along with their health insurance under the same plan or purchase it separately. Currently 8 stand-alone dental plans were offered through the state's health marketplace (<i>New York State of Health</i>); many private insurance plans contract with other health insurance plans/vendors to coordinate and administer dental benefits.	Most stand-alone insurance plans do <u>not</u> cover services for pre-existing conditions or replacement teeth prior to purchasing coverage. Once the annual deductible has been met, most plans cover 100% of the cost of preventive care (i.e. cleanings and x-rays), 80% of basic treatments (i.e. fillings), and 50% of more complex procedures (i.e. root canals and crowns).

Free to Low-Cost Service Providers

Free or Low-Cost Dental Care	<i>Dental Savings Plans</i>	Members pay a monthly or annual fee to receive care from dentists within the network for a discounted rate, ranging from 10-60% less than usual prices, depending on the plan. Individuals can sign up to be members on their own or if their private health insurance plan (e.g., Aetna or Cigna) offers its own dental discount plan directly. These discount programs are not insurance (there are no annual limits or spending caps), and patients are required to pay the discounted rate at the time of service, dependent on the location and the plan coverage.	Rates for covered services depends on each discounted program, but all plans cover services to treat pre-existing oral health problems.
	<i>Dental Lifeline Network¹</i>	Patients are referred for free to volunteer dentists who determine the treatment plan. To be eligible, individuals must be 65 years or older, have a permanent disability, or qualify as medically fragile. While there is no income limit to receive help, applicants must lack adequate income to pay for dental care; each application will be individually reviewed for financial need. Currently, there is a long wait list, so applications will only be accepted depending on the individual's county.	Provides comprehensive dental treatment. Emergency services are not provided.
	<i>Federally Qualified Health Centers (FQHCs) and Dental Clinics²</i>	FQHCs or community health centers may offer dental services free of charge or through a sliding fee scale that allows patients to pay according to their income. There are more than 100 low-cost dental clinics and FQHCs located in NYC. Each clinic varies in the insurance plan they accept, but all clinics offer a reduced fee or sliding fee scale for individuals with financial need.	All clinics provide general dentistry, including routine and preventive procedures (such as exams and cleanings), and some even provide specialty services (such as cosmetic surgery, oral surgery, and prosthodontics).
	<i>Academic Dental Clinics</i>	Depending on the clinic, free to low-cost care is provided by students who are supervised by faculty while providing care to patients. Most educational clinics offer services at fees which are lower than the cost of comparable procedures at most private practices. Most accept government-sponsored coverage and a limited number of private insurances as well. Clinics must be licensed under Article 28 of the New York Public Health Law.	Most clinics offer comprehensive preventive and maintenance oral health services, including screenings and cleanings. Some offer surgeries, extractions, and implant services as well. Emergency care is usually referred elsewhere.

¹ Applications can be found on the website (<https://dentallifeline.org/new-york/>) or by calling the following toll free number: 888.235.5826.

² The New York City Department of Health and Mental Hygiene (DOHMH) lists low-cost dental providers by borough, and have designated which providers serve the elderly and patients with special needs: <https://www1.nyc.gov/site/doh/health/health-topics/oral-health-find-a-low-cost-dental-provider.page>.

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- ⁱ https://oralhealthamerica.org/wp-content/uploads/AStateOfDecay2018_OHA.pdf
- ⁱⁱ <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/Monthly-Enrollment-by-State.html>
- ⁱⁱⁱ <https://www.cms.gov/Regulations-and-Guidance/Guidance/Manuals/Downloads/bp102c15.pdf>
- ^{iv} <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/Monthly-Enrollment-by-State.html>
- ^v <https://www.medicare.gov/what-medicare-covers/medicare-health-plans/medicare-advantage-plans-cover-all-medicare-services.html>
- ^{vi} <https://www.cms.gov/newsroom/fact-sheets/2019-medicare-advantage-and-part-d-rate-announcement-and-call-letter>
- ^{vii} <https://www.nahc.org/wp-content/uploads/2018/05/HPMS-Memo-Primarily-Health-Related-4-27-18.pdf>
- ^{viii} https://www.health.ny.gov/health_care/medicaid/
- ^{ix} More specific details regarding coverage and exclusions can be found in the New York State Medicaid Dental Policy and Procedure Codes Manual: <https://www.emedny.org/ProviderManuals/dental/index.aspx>.
- ^x <http://www.wnyc.com/health/entry/210/>
- ^{xi} <https://data.medicaid.gov/Enrollment/State-Medicaid-and-CHIP-Applications-Eligibility-D/n5ce-jxme/data>
- ^{xii} [https://govt.westlaw.com/nycrr/Document/150d151c3cd1711dda432a117e6e0f345?viewType=FullText&originationContext=documenttoc&transitionType=CategoryPageItem&contextData=\(sc.Default\)&bhpc=1](https://govt.westlaw.com/nycrr/Document/150d151c3cd1711dda432a117e6e0f345?viewType=FullText&originationContext=documenttoc&transitionType=CategoryPageItem&contextData=(sc.Default)&bhpc=1)
- ^{xiii} https://www.health.ny.gov/health_care/managed_care/
- ^{xiv} https://www.health.ny.gov/health_care/managed_care/reports/enrollment/monthly/
- ^{xv} <http://www.wnyc.com/health/entry/174/>
- ^{xvi} https://www.health.ny.gov/health_care/managed_care/mltc/
- ^{xvii} https://www.health.ny.gov/health_care/managed_care/mltc/coverservices.htm
- ^{xviii} https://www.health.ny.gov/health_care/managed_care/reports/enrollment/monthly/
- ^{xix} <https://www.nymedicaidchoice.com/ask/do-i-qualify-managed-long-term-care>
- ^{xx} For an even more detailed comparison between the different services each plan offers, refer to: https://www.health.ny.gov/health_care/medicaid/redesign/fida/docs/plan_benefits_english.pdf.
- ^{xxi} <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/pace>
- ^{xxii} <https://www.nymedicaidchoice.com/ask/fida-plan>
- ^{xxiii} https://www.health.ny.gov/health_care/medicaid/redesign/fida_plans_by_region.htm
- ^{xxiv} https://www.health.ny.gov/health_care/medicaid/redesign/fida_plans_by_region.htm
- ^{xxv} https://www.health.ny.gov/press/releases/2017/2017-11-01_nysoh_start_of_open_renewal.htm
- ^{xxvi} <https://info.nystateofhealth.ny.gov/news/press-release-ny-state-health-announces-2018-insurance-options>
- ^{xxvii} https://nystateofhealth.ny.gov/agent/hx_brokerSearch
- ^{xxviii} <https://www.health.ny.gov/diseases/aids/general/resources/index.htm>
- ^{xxix} https://www.health.ny.gov/diseases/aids/general/resources/adap/manuals/docs/primary_care.pdf
- ^{xxx} https://www.hivguidelines.org/prep-for-prevention/prep-to-prevent-hiv/#tab_0
- ^{xxxi} Dental providers who accept ADAP Plus can be assessed: https://www.health.ny.gov/diseases/aids/general/resources/dental_resource_directory/adap_plus_providers.htm
- ^{xxxii} Ryan White-funded dental clinics: https://www.health.ny.gov/diseases/aids/general/resources/dental_resource_directory/ryan_white_funded.htm.
- ^{xxxiii} <https://www.vitalsavings.com/questions.aspx>
- ^{xxxiv} <https://www.dentalplans.com/affordable-care-act>
- ^{xxxv} <https://dentallifeline.org/new-york/>
- ^{xxxvi} <https://www.fqhc.org/what-is-an-fqhc/>
- ^{xxxvii} <https://www.cms.gov/Center/Provider-Type/Federally-Qualified-Health-Centers-FOHC-Center.html>
- ^{xxxviii} <https://www.hrsa.gov/opa/eligibility-and-registration/health-centers/fqhc/index.html>
- ^{xxxix} <https://www1.nyc.gov/site/doh/health/health-topics/oral-health-find-a-low-cost-dental-provider.page>
- ^{xl} <https://nysadc.org/>
- ^{xli} <https://www.ada.org/en/education-careers/dental-schools-and-programs>
- ^{xlii} <http://dental.nyu.edu/patientcare/insurance-medicaid-information.html>
- ^{xliii} <https://www.dental.columbia.edu/patient-care/teaching-clinics/patient-resources>
- ^{xliv} www.citytech.cuny.edu/dental/clinic.aspx
- ^{xlv} <https://www.nih.gov/health-information/nih-clinical-research-trials-you/basics>
- ^{xlvi} NIH Clinical Research Studies: <https://clinicalstudies.info.nih.gov/>; ClinicalTrials.gov: <https://www.clinicaltrials.gov>.