
CAREAssist-Sponsored Dental Insurance FAQ

Who is eligible for the CAREAssist-sponsored Moda/Delta dental plan?

Any CAREAssist client may enroll as long as their primary insurance is not the Oregon Health Plan (OHP), which already provides dental coverage. Dual-eligible clients who are on Medicare and OHP are eligible for this benefit because their primary insurance is Medicare.

What dentists can clients use?

This plan uses the Delta Dental Network. To see if a provider accepts this plan visit <https://www.modahealth.com/ProviderSearch/faces/webpages/search.xhtml> or call Moda at 855-718-1767.

What is covered under the plan?

The dental plan will pay up to \$2,000 per year. Please note that there is a waiting period for comprehensive benefits. Only preventative care and examinations are covered within the first six months of enrollment. Restorative fillings are covered after six months and more comprehensive care such as root canals, crowns, bridges, etc. are allowed after 12 months. If you have questions about what the plan covers, please refer to the Summary of Benefits and Coverage or call Moda at 855-718-1767.

Is there a way to avoid the waiting period?

If a client had a comparable dental policy for twelve months with no more than a 90-day break in coverage, the waiting period may be waived. Please contact Moda with questions related to waivers.

Will CAREAssist pay the dental coinsurance on behalf of clients?

Yes, CAREAssist will pay the balance on a procedure as long as Moda pays a portion. If Moda doesn't pay, CAREAssist can't either. For example, if a client gets a filling before the six-month waiting period is up, the client is responsible for the full balance. Payments made for dental services do not count toward the CAREAssist annual medical copay maximum available for clients.

How do clients bill CAREAssist for dental coinsurance claims?

Clients do not have to send bills to CAREAssist. Moda handles all billing.

What if my client already has dental insurance?

Clients with other dental insurance can enroll in the CAREAssist-sponsored plan as long as their primary insurance is not the Oregon Health Plan.

Will CAREAssist pay for a different dental plan?

CAREAssist can pay premiums and coinsurance only on the Moda/Delta plan being offered.

What if my client loses CAREAssist?

If your client is no longer on CAREAssist but still living in Oregon, they can keep the dental policy by calling Moda and making arrangements to pay the monthly premium on their own.

What is the deadline to enroll?

There is no deadline. New and existing CAREAssist clients can enroll at any point in the year. However, to activate coverage by the first day of a month, Moda/Delta must receive a complete application by the 15th of the previous month.