LifeWise
Health Plan of Washington

BENEFIT COVERAGE GUIDELINE – 10.01.535

Enhanced Dental Care Benefit

Effective Date:	**Jan. 1, 2027***	RELATED MEDICAL POLICIES:
Last Revised:	Sep. 8, 2026	None
Replaces:	N/A	
*This policy has been revised. Click here to view the current version.		

Select a hyperlink below to be directed to that section.

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Introduction

Routine preventative dental care helps maintain oral health. . These include regular dental check-ups, cleanings, fluoride treatments, and promoting good oral hygiene practices like daily brushing and flossing. These actions help prevent oral issues such as tooth decay, gum disease and infections. Oral health may play a role in some high-risk health conditions such as cardiovascular disease, chronic obstructive pulmonary disease, diabetes, oral cancer and pregnancy. This policy includes dental services for certain high-risk and chronic conditions that have been recognized by the Centers for Disease Control and Prevention (CDC).

Note: The Introduction section is for your general knowledge and is not to be taken as policy coverage criteria. The rest of the policy uses specific words and concepts familiar to medical professionals. It is intended for providers. A provider can be a person, such as a doctor, nurse, psychologist, or dentist. A provider also can be a place where medical care is given, like a hospital, clinic, or lab. This policy informs them about when a service may be covered.

Benefit Coverage Criteria

Service	Coverage Criteria
Preventive services • **Periodic oral evaluation** • **Prophylaxis (cleaning)** • **Topical application of fluoride in the dental office** **Periodontal Services** • **Comprehensive periodontal evaluation** • **Scaling in the presence of generalized moderate or severe gingival inflammation** • **Periodontal maintenance** • **Periodontal scaling and root plaining**	**The listed preventive and periodontal services are covered for the following high-risk conditions recognized by the Centers for Disease Control and Prevention as impacting oral health:** • Cardiovascular disease • Chronic obstructive pulmonary disease (COPD) • Diabetes • Oral Cancer • Pregnancy

Documentation Requirements
The dentist should submit the high-risk diagnosis using the newest ADA Dental Claim Form.

Coding

Code	Description
CDT	
Preventive Services	
D0120	Periodic oral evaluation-established patient
D0150	Comprehensive oral evaluation (new patient)
D0180	Comprehensive periodontal evaluation (new or established patient)
D1110	Prophylaxis-adult
D1120	Prophylaxis-child
D1206	Topical application of fluoride varnish
D1208	Topical application of fluoride-excluding varnish

Code	Description
D4341	Periodontal scaling and root planing – four or more teeth per quadrant
D4342	Periodontal scaling and root planing – one to three teeth per quadrant
D4346	Scaling in presence of generalized moderate or severe gingival inflammation-full mouth, after oral evaluation
D4910	Periodontal maintenance
Covered High-Risk Diagnoses	
A39.5	Meningococcal heart disease
A50.54	Late congenital cardiovascular syphilis
A52.0	Cardiovascular and cerebrovascular syphilis
B57.0	Acute Chagas' disease with heart involvement
B57.2	Chagas' disease (chronic) with heart involvement
C14 to C14.8	Malignant neoplasms of the lip, oral cavity, and pharynx
D00.00 to D00.08	In-situ neoplasms of the lip, oral cavity, and pharynx
D37.01 to D37.09	Neoplasms of uncertain behavior of the lip, oral cavity, and pharynx
E08.00 to E14	Diabetes mellitus
G05	Encephalitis, myelitis, and encephalomyelitis in diseases classified elsewhere
G99.2	Myelopathy in diseases classified elsewhere
I00 to I99	Diseases of the circulatory system
J00 to J99	Diseases of the respiratory system
O00 to O00.0	Ectopic or abdominal pregnancy
O0.20	Ovarian pregnancy without intrauterine pregnancy
O10.11	Pre-existing hypertensive heart disease complicating pregnancy
O24	Diabetes mellitus in pregnancy, childbirth, and the puerperium
O99.4	Diseases of the circulatory system complicating pregnancy, childbirth, and the puerperium

Note: CDT codes, descriptions and materials are copyrighted by the American Dental Association (ADA).

Related Information

Oral conditions recognized by the CDC may change over time. Premera makes every attempt to update and align benefit coverage, however the CDC does not consider all aspects of insurance coverage or claims administration.

Benefit Application

Members need to refer to their plan's benefit booklet for a comprehensive discussion of coverage and payment information.

Coverage Review

Description

The dental plan includes additional preventive coverage for certain high-risk conditions that have been recognized by the Centers for Disease Control and Prevention (CDC).

Background

Like other areas of the body, your mouth teems with bacteria — mostly harmless. But your mouth is the entry point to your digestive and respiratory tracts, and some of these bacteria can cause disease.

Normally the body's natural defenses and good oral health care, such as daily brushing and flossing, keep bacteria under control. However, without proper oral hygiene, bacteria can reach levels that might lead to oral infections, such as tooth decay and gum disease. Studies suggest that oral bacteria and the inflammation associated with a severe form of gum disease (periodontitis) might play a role in some diseases.

A professional dental prophylaxis (cleaning) can get rid of any plaque you may have missed while brushing and flossing. Following a dental cleaning, a dentist may apply a fluoride

treatment to help fight off cavities. Fluoride is a naturally occurring mineral. It can help strengthen the enamel of teeth and make them more resilient to bacteria and acid.

References

1. CDC Centers for Disease Control and Prevention/ About Oral Cancer. May 15, 2024. Available at: **https://www.cdc.gov/oral-health/about/about-oral-cancer.html?CDC_AAref_Val=https://www.cdc.gov/oralhealth/conditions/index.html** Accessed June 16, 2026.
2. CDC Centers for Disease Control and Prevention/About Heart Disease. May 15, 2024. Available at: **https://www.cdc.gov/heart-disease/about/index.html**. Accessed June 16, 2026.
3. CDC Centers for Disease Control and Prevention/ About COPD. May 15, 2024. Available at: **https://www.cdc.gov/copd/about**. Accessed June 16, 2026.
4. CDC Centers for Disease Control and Prevention/ Talking to Pregnant Women about Oral Health. May 15, 2024. Available at: **https://www.cdc.gov/oral-health/hcp/conversation-tips/talking-to-pregnant-women-about-oral-health.html?CDC_AAref_Val=https://www.cdc.gov/oralhealth/publications/features/pregnancy-and-oral-health.html**. Accessed June 16, 2026.
5. CDC Centers for Disease Control and Prevention/ Promoting Oral Health . May 15, 2024. Available at: **https://www.cdc.gov/diabetes/hcp/clinical-guidance/how-to-promote-oral-health-for-people-with-diabetes.html?CDC_AAref_Val=https://www.cdc.gov/diabetes/professional-info/health-care-pro/diabetes-oral-health.html**. Accessed June 16, 2026.
6. National Institute of Dental and Cranial Research/ Healthy Mouth, Healthy Body. May 8, 2024. Available at: **Healthy Mouth, Healthy Body | National Institute of Dental and Craniofacial Research** Accessed June 16, 2026.
7. World Health Organization)/ Oral Health. Fact Sheets. March 17, 2025. Available at: **https://www.who.int/news-room/fact-sheets/detail/oral-health**. Accessed June 16, 2026.

History

Date	Comments
01/01/24	New benefit coverage guideline. Add to the Administrative section. Approved December 12, 2023, effective for dates of service on or after January 1, 2024. Outlines oral health preventive services covered for high-risk conditions that the Center for Disease Control and Prevention note impact oral health. Outlined multiple diagnoses code ranges with correct codes.
10/01/24	Annual Review, approved September 9, 2024. No changes to policy statements, references updated.

Date	Comments
04/01/25	Annual Review, approved March 24, 2025. Benefit coverage guideline reviewed. Guideline statement unchanged.
10/01/26	Annual Review, approved September 8, 2026, effective for dates of service on or after January 1, 2027, following 90-day provider notification. Benefit coverage guideline title changed from "High-Risk Conditions (Oral Health)" to "Enhanced Dental Care." References added and updated. Added list of periodontal services that are covered for those with the identified conditions recognized by the CDC as impacting oral health. Dental codes P00.00 to P96.9, Z03.71 to Z03.79, Z32.00 to Z32.02, Z33.1, Z33.3, Z34.00 to Z36.9, Z37.0 to Z37.9, Z39.0 to Z39.2, and Z86.32 were removed.

Disclaimer: This medical policy is a guide in evaluating the medical necessity of a particular service or treatment. The Company adopts policies after careful review of published peer-reviewed scientific literature, national guidelines and local standards of practice. Since medical technology is constantly changing, the Company reserves the right to review and update policies as appropriate. Member contracts differ in their benefits. Always consult the member benefit booklet or contact a member service representative to determine coverage for a specific medical service or supply. CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). ©2026 Premera All Rights Reserved.

Scope: Medical policies are systematically developed guidelines that serve as a resource for Company staff when determining coverage for specific medical procedures, drugs or devices. Coverage for medical services is subject to the limits and conditions of the member benefit plan. Members and their providers should consult the member benefit booklet or contact a customer service representative to determine whether there are any benefit limitations applicable to this service or supply. This medical policy does not apply to Medicare Advantage.