

## BENEFIT COVERAGE GUIDELINE – 10.01.535


## High-Risk Conditions (Oral Health) Dental Benefit

Effective Date: Apr. 1, 2025  
Last Revised: Mar. 24, 2025  
Replaces: N/A

RELATED MEDICAL POLICIES:  
None

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## Introduction

Basic preventative dental/oral services encompass routine measures aimed at maintaining optimal 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 additional preventive coverage for certain high-risk 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
<b>Preventive services</b> <ul style="list-style-type: none"> <li>• Periodic oral evaluation</li> <li>• Prophylaxis (cleaning)</li> <li>• Periodontal maintenance</li> <li>• Topical application of fluoride in the dental office</li> </ul>	<p><b>The listed preventive services are covered for the following high-risk conditions recognized by the Centers for Disease Control and Prevention as impacting oral health:</b></p> <ul style="list-style-type: none"> <li>• Cardiovascular disease</li> <li>• Chronic obstructive pulmonary disease (COPD)</li> <li>• Diabetes</li> <li>• Oral Cancer</li> <li>• Pregnancy</li> </ul> <p><b>Note:</b> For more information, please visit the following URL: <a href="https://www.cdc.gov/oralhealth/index.html">https://www.cdc.gov/oralhealth/index.html</a>. Accessed February 26, 2025.</p>

Documentation Requirements
<p><b>The dentist should submit high risk diagnosis using the newest ADA Dental Claim Form that was last structurally revised in 2012 to incorporate key data content changes that enables diagnosis code reporting that was also incorporated into the now current version of the HIPAA standard (837D v5010) electronic dental form.</b></p>

## Coding

Code	Description
<b>CDT</b>	
<b>Preventive Services</b>	
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
D4910	Periodontal maintenance
<b>Covered High-Risk Diagnoses</b>	
A39.5	Meningococcal heart disease
A50.54	Late congenital cardiovascular syphilis
A52.00-A52.09	Cardiovascular and cerebrovascular syphilis
B57.0	Acute Chagas' disease with heart involvement
B57.2	Chagas' disease (chronic) with heart involvement
C00.0 to C14.0	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 E13.9	Diabetes mellitus
I00 to I99	Diseases of the circulatory system
J00 to J99	Diseases of the respiratory system
O00.00 to O9A	Pregnancy, childbirth, and puerperium
O10.11	Pre-existing hypertensive heart disease complicating pregnancy
O24.011-O24.93	Diabetes mellitus in pregnancy, childbirth, and the puerperium
P00.0 to P96.9	Certain conditions originating in the perinatal period
Z03.71 to Z03.79	Encounter for suspected maternal and fetal conditions, ruled out
Z32.00 to Z32.02	Encounter for pregnancy test
Z33.1	Pregnant state, incidental
Z33.3	Pregnant state, gestational carrier
Z34.00 to Z36.9	Encounter for supervision of normal pregnancy
Z37.0 to Z37.9	Outcome of delivery
Z39.0 to Z39.2	Encounter for maternal, postpartum care, and examination
Z86.32	Personal history of gestational diabetes

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



## Related Information

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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

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### 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/ Oral Health Conditions. Available at: [https://www.cdc.gov/oral-health/about/about-oral-cancer.html?CDC\\_AAref\\_Val=https://www.cdc.gov/oralhealth/conditions/index.html](https://www.cdc.gov/oral-health/about/about-oral-cancer.html?CDC_AAref_Val=https://www.cdc.gov/oralhealth/conditions/index.html)  
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7. World Health Organization/ Risk Factors. Available at: <https://www.who.int/news-room/fact-sheets/detail/oral-health>  
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8. World Health Organization/ Prevention. Available at: <https://www.who.int/news-room/fact-sheets/detail/oral-health>  
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## 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



Date	Comments
	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.
04/01/25	Annual Review, approved March 24, 2025. Benefit coverage guideline reviewed. Guideline statement unchanged.

**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). ©2025 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.

