

Assembly Bill 350 (2025) Fluoride Treatments

Analysis at a Glance

as introduced on 1/29/2025

Bill Summary

AB 350 would require coverage of fluoride varnish when provided in a primary care setting for enrollees aged 20 years and younger.



CHBRP assumes primary care setting means primary care medical settings. There are existing coverage requirements for fluoride varnish provided in medical settings for enrollees aged 0-5 years.

Insurance Subject to the Mandate

AB 350 would apply to the health insurance of approximately 24.1 million enrollees (63% of all Californians).

(DMHC Regulated and COHS)

CDI and DMHC-Regulated (Commercial and CalPERS)

Context

Untreated **dental cavities or carious lesions** (resulting from dental caries) can lead to pain, sensitivity, abscesses, and subsequent tooth loss. Dental caries is the **most common chronic condition** in the pediatric



is the most common chronic condition in the pediatric population in the United States. Fluoride varnish is a topical form of fluoride, which is a mineral that helps to prevent cavities and to heal lesions. The varnish is simple to apply (~2 minutes to paint on and dry).

Medical Effectiveness

Overall, CHBRP found evidence that fluoride varnish is **effective** in the prevention of tooth decay and dental caries, primarily in younger children, **in both medical and other clinical settings**.

Medical settings:

- strong evidence of effectiveness for primary teeth
- not enough research to determine effectiveness for permanent teeth



Other clinical settings:

 strong evidence of effectiveness for primary and permanent teeth for children <18 years

Benefit Coverage

Benefit coverage for fluoride varnish in medical settings would increase from 4.8% at baseline to 100% postmandate.



Utilization and Cost Impacts

For enrollees 6-20 years old, CHBRP estimates ~2% (139,900 enrollees) would newly use fluoride varnish in medical settings.

Commercial/CalPERS: additional 27,100 applications.

Medi-Cal: additional 112,800 applications.

AB 350 would increase total premiums paid by employers and enrollees by \$3,242,000. CHBRP projects no changes in enrollee expenses. Total net expenditures would increase by approximately 0.002%.

Public Health Impacts

CHBRP projects a very limited public health impact on the incidence of dental caries and loss of tooth enamel due to AB 350 in the first year postmandate.

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The long-term public health impact associated with AB 350 may be greater than the first year postmandate due to the expected time course for fluoride to prevent dental caries as well as potential reductions in clinician barriers (i.e., obtaining reimbursement, incorporating application into work flow).

AB 350 could result in a reduction of more than 30,000 dental cavities and related expenditures over 4 years.

CHBRP: California Health Benefits Review Program CDI: California Department of Insurance DMHC: California Department of Managed Health Care COHS: County Organized Health System CalPERS: California Public Employees' Retirement System