

OVERVIEW

THE AUDITOR
STATE OF HAWAII

Study of Proposed Mandatory Health Insurance for Temporomandibular Joint Disorders

Summary

Senate Concurrent Resolution No. 52, House Draft 2 of the Regular Session of 1993 requested the State Auditor to assess the social and financial impacts of mandated health insurance coverage for temporomandibular disorders (TMDs). The resolution did not designate a bill that defined the mandated insurance coverage being proposed.

TMDs include a variety of problems with the functioning of the jaw that may cause facial, head, or neck pain. TMDs are broadly defined and attributed to many causes. Both medical doctors and dentists treat these disorders. We found no clear data on how many people are afflicted, and considerable controversy as to what treatments are appropriate.

Hawaii's major health insurers exclude TMD as such from coverage. They may, however, cover services for conditions of the jaw in certain circumstances, for example, those caused by an accident or by an illness such as cancer.

Reliable baseline data are not available on the use or cost of TMD services. Because of insufficient data and the lack of a specific legislative proposal, we could not assess what the impact of mandated coverage of TMD services might be. The TMD field is still in its infancy and guidelines for TMD services have yet to be developed. We did determine that, for the most part, it is the dental community—particularly the oral and maxillofacial surgeons—that is creating the demand for coverage. At this time, it would be best to see what kind of federal health package will be enacted before deciding on whether TMD services should be mandated.

Response

The Department of Health says that much of the controversy revolves around labeling disorders involving the temporomandibular joint as dental problems with little regard for the sometimes debilitating impact of the disease. The department observes that while severe TMD is not a major public health problem, many would benefit from the availability of third-party assistance.

**Marion M. Higa
State Auditor
State of Hawaii**

Office of the Auditor
465 South King Street, Room 500
Honolulu, Hawaii 96813
(808) 587-0800
FAX (808) 587-0830