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Nine States enact dental benefit legislation

16 new laws passed in 9 states

by Olivia Anderson

Sixteen new dental benefit laws have been enacted in nine states, most of which have been supported by the ADA's State Public Affairs program.

The states passed legislation addressing issues like assignment of benefits, claims review transparency, downcoding and bundling, medical loss ratios, prior authorization, provider network leasing, virtual credit card payments and insurer business practices review.

The eight states enacting dental insurance reform so far this year using SPA grants to support their campaigns are Indiana, Arizona, Tennessee, Virginia, Florida, Louisiana, Iowa and Maryland. Wisconsin did not apply for a grant in their successful insurance reform effort this year. The SPA Program was founded by the ADA in 2006 to help state societies manage specific public affairs issues and opportunities. It has since evolved into a national program which has helped state dental societies bolster their communications and public affairs capabilities.

In Louisiana, Senate Bill 463,

enacted this year, provides transparency of patient premium expenditures for dental health care services. Leaning into the model adopted earlier this year by the National Council of Insurance Legislators, the law requires insurers to file a dental loss ratio report annually where the information is to be posted in a searchable format on the state's department of insurance website. It sets reasonable limits on data that is included in calculating the dental loss ratio. Dental insurers also must provide the number of enrollees in their plans, the plan cost sharing figures, deductible amounts, annual maximum coverage limits, and the number of enrollees who meet or exceed the annual coverage limits.

Insurance coverage for health care services is an important aspect of care delivery, the ADA said, but through careful analysis of the market and constant tracking



Sixteen new dental benefit laws have been enacted in Indiana, Arizona, Tennessee, Virginia, Florida, Louisiana, Iowa, Maryland and Wisconsin.

of trends, the dental profession is identifying steady declines in value for patients and progressive increases in insurers' efforts limit their financial exposure by reducing investments in care.

The ADA and state dental societies continue to advocate for the patients and dentists who care for them through laws that hold insurers accountable and reduce their influence on the dentist-patient relationship.

Follow all of the ADA's advocacy efforts at ADA.org/Advocacy.

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Chad Olivier

CFP®, CEPA

CEO, Certified Financial Planner™



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