

April 2, 2015

Chairman John Kline
House Committee on Education &
the Workforce
2181 Rayburn House Office Building
Washington, DC 20515

Ranking Member Bobby Scott
House Committee on Education &
the Workforce
2181 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Kline & Ranking Member Scott:

The organizations listed below write to you to express our support of H.R. 1677, the Dental Insurance Fairness Act. Dental coverage helps over 187 million Americans get care that is vital to ensuring good oral and overall health. This bill would help consumers receive the full value of their dental coverage.

Dental benefit plans too often hinder patients' ability to receive the full benefits for which they pay. This can occur when a family pays premiums for coverage under two separate dental plans but the plans' practices prohibit a secondary plan from paying any of the cost of care. As a result, a family is paying for coverage that is not there when they may need it. On the other hand, ensuring that families have the coverage they purchased will not be burdensome on employers because dental benefit plans typically have annual maximums. Employers do not assume risk when offering a dental benefit plan because they already know their maximum exposure.

Plans that prohibit beneficiaries from assigning payment for dental services directly to non-participating dentists are unfairly and unnecessarily penalizing patients who choose to go outside a network to receive care. If patients can't assign benefits, they are forced to pay the dentist themselves and then file paperwork and wait for their dental plans to reimburse them. This places a burden on patients with limited resources, potentially causing cash flow problems that discourage them from seeking timely preventive and restorative dental treatment and costing the individuals and our health care system more in the long run.

H.R. 1677 requires that:

- All self-insured health plans that offer dental benefits will provide uniform coordination of benefits. When a consumer is covered by more than one plan, the secondary payer should be responsible for paying the remainder of the claim (up to, but not exceeding, 100 percent of the amount of the claim).
- All self-insured health plans that offer dental benefits will permit assignment of benefits. The bill will permit consumers to designate a dental plan's payment to providers who do not participate in the network (called "assignment of benefits"), so that the patient does not have to pay for covered services out-of-pocket and wait to be reimbursed by the plan.

Thank you in advance for supporting common sense reforms that would provide a more equitable system for dental patients, making dental care more affordable and accessible.

Sincerely,

American Dental Association
Academy of General Dentistry
American Academy of Oral and Maxillofacial Pathology
American Academy of Pediatric Dentistry
American Academy of Periodontology
American Association of Oral and Maxillofacial Surgeons
American Association of Women Dentists
American College of Prosthodontists
American Society of Dentist Anesthesiologists