



American Association of Oral and Maxillofacial Surgeons

William J. Nelson, DDS
President

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Executive Director

June 4, 2015

The Honorable Paul Gosar, DDS
US House of Representatives
504 Cannon House Office Building
Washington, DC 20515

Dear Congressman Gosar:

On behalf of the American Association of Oral and Maxillofacial Surgeons (AAOMS), thank you for introducing the “Dental Insurance Fairness Act” (HR 1677), which would apply uniform coordination and assignment of benefits requirements to self-insured group health plans that provide dental benefits.

As you know, a number of states have enacted legislation to address instances in which dental plans employ unfair business practices that hinder patients' ability to receive the full benefits for which they pay. Since self-insured dental plans are regulated by the Employee Retirement and Income Security Act, they are exempt from those state insurance laws. We are glad to see that your legislation would help to rectify this type of inequity.

Specifically, we appreciate language in HR 1677 that would: (1) provide for a coordination of benefits when a consumer is covered by more than one plan so that the plan pays the same amount regardless of other coverage for such benefits so long as the total amount paid does not exceed 100% of the amount of the applicable claim; and (2) permit assignment of benefits such that consumers can designate a dental plan's payment to providers who do not participate in the plan's predetermined “network of providers.”

Passage of the “Dental Insurance Fairness Act” is vital to creating a more equitable healthcare environment for dental patients and making dental care more affordable and accessible; therefore, the AAOMS endorses this legislation. Please contact Mr. Adam Brenman of the AAOMS Governmental Affairs Department at 847/678-6200 or abrenman@aaoms.org if we can be of any specific assistance in helping you move HR 1677 through the legislative process.

Sincerely,

William J. Nelson, DDS
President