



**American Association of Oral and Maxillofacial Surgeons**

Miro A. Pavelka, DDS, MSD  
*President*

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*Executive Director*

September 23, 2013

The Honorable Paul Gosar, DDS  
U.S. 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), I applaud your efforts to improve value and transparency in health care coverage by implementing new requirements for dental benefits provided under self-insured group health plans. The AAOMS is a strong proponent of your "Dental Insurance Fairness Act" (HR 1798), which would apply uniform coordination and assignment of benefits requirements to self-insured group health plans that provide dental benefits. This Act would help ensure that participants and beneficiaries in group health plans receive full value from their dental benefits.

As you know, the Employee Retirement and Income Security Act (ERISA) covers self-insured dental plans that are offered by many employers. As a result, those plans are regulated by federal rather than state insurance law. However, as the findings in your legislation correctly point out, some dental benefit plans employ unfair business practices that hinder patients' ability to receive the full benefits for which they pay. In certain cases, this can also provide the dental insurance industry with undue profits. We agree that something ought to be done to rectify this type of inequity.

For this reason, we especially appreciate HR 1798, as it 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 one of the only viable legislative paths to creating a more equitable health care environment for dental patients and making dental care more affordable and accessible. The AAOMS supports this action and looks forward to working with you and your staff to advance it through the legislative process. Please contact Mr. Adam Brenman of the AAOMS Governmental Affairs Department at 847/678-6200 or [abrenman@aaoms.org](mailto:abrenman@aaoms.org) for questions or additional information.

Sincerely,

A handwritten signature in black ink that reads "Miro A. Pavelka, DDS, MSD". The signature is written in a cursive, flowing style.

Miro A. Pavelka, DDS, MSD  
President