

Optimal oral health is a necessity to maintaining overall health.

Key components to maintaining oral health are prevention and the ability to access affordable and quality dental care. In order to eliminate barriers and increase access to dental care for all Pennsylvanians, legislative initiatives must be implemented to attract more dental school graduates to practice in Pennsylvania.

The American Student Dental Association identifies debt as one of dental students' primary concerns and advocates for affordable education options and loan forgiveness plans as mechanisms to alleviating such concerns, so that individuals feel empowered to pursue a dental career.



MAKING DENTAL EDUCATION MORE AFFORDABLE

According to the American Dental Education Association, student debt has doubled since 2001, and the average dental school graduate's student loan debt now exceeds \$241,000. Seventy-five percent of students graduate with debt exceeding \$100,000. This debt can jeopardize a new dentist's ability to choose his or her preferred career path, and rising educational costs might discourage potential students from pursuing dentistry altogether.

Educational debt significantly impacts postgraduate career planning. It effects whether dental school graduates pursue specialty training, enter private practice, work in underserved communities, or enter public service, teaching or research.

The price of starting a practice can reach hundreds of thousands of dollars. Recent graduates often shy away from underserved or low density areas because of these overwhelming financial burdens and the need for a stable patient base.

PDA urges state and federal officials to work collaboratively to pass effective measures that reduce dental students' financial burdens, including:

- ➔ Reducing interest rates and accrual
- ➔ Improving refinancing and consolidation options
- ➔ Increasing deferment periods



ADEQUATE FUNDING FOR THE HEALTH PRACTITIONER LOAN FORGIVENESS PROGRAM

The state's health care practitioner loan forgiveness program provides loan repayment up to \$64,000 for four years of service in a shortage area. This amount is woefully inadequate given the amount of debt most dental students accumulate.

PDA supports Governor Corbett's proposal to increase funding in the state's program by \$4 million and to award 70 more slots to dentists and other health care providers who apply for loan forgiveness in exchange for practicing in a shortage area.

Increasing funds in the state's health practitioner loan repayment program improves access to dental care by influencing the location of some dental practices. The majority of dentists are small business owners. New dentists with enormous debt will take advantage of financial incentives such as an increase in student loan repayment.

Loan repayment has proven successful in strengthening a community's overall economy. It encourages dental school graduates to practice in underserved areas, increasing the workforce by employing hygienists and assistants and others who have difficulty finding employment.

In 2013, Pennsylvania had a total of 72 dental health professional shortage areas and only five dentists enrolled in the loan forgiveness programs.



REFORMING MEDICAL ASSISTANCE: ADEQUATE FUNDING & REMOVING ADMINISTRATIVE BARRIERS

PDA is committed to improving access to care for patients enrolled in the Medical Assistance (MA) program. But increasing overhead costs, inadequate reimbursement rates and administrative hurdles make it difficult for dentists to become MA providers.

The state should conduct an annual review and increase provider reimbursement rates to reflect fair market value, in order to improve participation in the MA program. Most dentists are small business owners with high overhead costs, and they cannot afford to treat MA patients at fees that are sometimes as low as 25 percent of the actual cost.

The legislature should require centralized credentialing to avoid duplication and delays. Establishing a centralized system for dental managed care organizations will allow providers to enroll on a timely basis. A simplified credentialing process in which providers may simultaneously credential with several companies will alleviate providers' frustrations and ensure continuity of care for patients. It will also reduce administrative costs for both the carriers and providers.

PDA urges the state to fully fund the adult MA program. The recent decision to limit most essential services for adults will result in increased cost to taxpayers when adults do not get the services they need and eventually seek treatment in hospital emergency rooms.



MAINTAINING THE DONATED DENTAL SERVICE PROGRAM

Many Pennsylvanians who are disabled, elderly or medically fragile suffer with seriously-neglected dental problems because they cannot afford treatment. Those who do not qualify for public assistance often do not have the treatment they need.

In 2009, funding for the Donated Dental Services (DDS) program was removed from the state's budget. Dental Lifeline Network, the nonprofit that administers the program, was forced to cut one of two regional coordinator positions. Waiting lists for care grew extensive, and some counties were no longer accepting new patients into the DDS program.

In 2013, funding was restored to the budget and as a result, the second regional coordinator position was restored and more patients are receiving essential dental care. PDA thanks the legislature for fully funding the DDS program and requests that the FY 2014 – 15 budget again include funding for this valuable program.

Since 1996, the DDS program in Pennsylvania has helped more than 3,800 individuals access over \$11.1 million dollars worth of care, thanks to the generosity of 735 dentists and 168 dental laboratories that volunteer statewide.



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