YOURADVOCATE

Taking the lead on insurance reforms

PDA knows that of all factors impacting the dental practice, the practices of third-party payers are probably the most important. Enacting insurance reforms in Pennsylvania is no easy task, but we are committed to representing members' interests before the legislature and the Governor's Administration.

PDA's staff and lobbyists work with members to identify the issues of most concern to dentists, develop legislative initiatives and political strategy and engage with policymakers to enact meaningful reforms.

PDA's legislative agenda includes:

- Prohibiting insurers from capping the fees participating dentists may charge patients for non-covered services.
- Limiting the timeframe in which insurers may retroactively deny dental claims so that small dental businesses are not adversely affected by unwarranted denials years after a claim was paid.
- Lobbying for assignment of benefits so that dentists receive payment directly for services rendered even if they are not participating with the insurer and patients are able to see their provider of choice.
- Mandating more insurance coverage for dental-related treatment, including temporomandibular joint (TMJ) disorders, cleft-palate and general anesthesia when needed to treat young children and special needs patients.
- Advocating for more funding in the state's Medical Assistance insurance program.
- Supporting legislation that would allow dentists to collectively negotiate contract terms with health insurance companies.
- Lobbying for the continued inclusion of dental coverage in the state's CHIP and adultBasic insurance programs.
- Lobbying for coordination of benefits so that dentists are adequately paid using patients' primary and secondary insurance.
- Monitoring denistry's role in the state's health insurance exchange which will become operational in 2014 as part of the federal Affordable Care Act of 2010.



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Your Resource on Insurance Issues!

- Use PDA's Insurance Liaison Program when having difficulty with an insurance company. Members of the Dental Benefits Committee serve as liaisons to the major insurance companies to mediate between you and the insurer and resolve an issue quickly and effectively.
- Request a copy of PDA's CD-ROM, Negotiating with Managed Care Companies, to help you
 more effectively handle insurance practices in your office.
- Send your insurance contracts to us for legal review by the American Dental Association's (ADA) Contract Analysis Service, BEFORE you sign on the dotted line!
- Access sample informed consent forms on our website, www.padental.org, to better manage your practice.
- PDA meets regularly with insurance company representatives to discuss your interests and provide you with tips on processing claims to ensure payment. Look for more information in PDA publications, on the website (www.padental.org) and in electronic updates.
- Use PDA's Third Party Complaint Form when having difficulty with an insurance company. This
 form gives dentists and dental staff the opportunity to provide PDA and ADA valuable feedback in order
 to fix insurance-related problems.
- *The Pennsylvania Dental Journal* which contains a section dedicated to members' insurance concerns. The Insurance Connection informs members about emerging insurance issues, changes to insurance practices, new trends in the insurance industry and resources available to members.

PDA's online Dental Claims Processing Manual provides members with basic information about the insurance claims process, offers recommendations on how to avoid some common pitfalls and methods

to streamline the process in order to run a successful dental practice.



