



Update

WINTER 2013

A legislator's guide to oral health care issues, provided by the members of the Pennsylvania Dental Association

Providing
Access to
Dental Care
in
Pennsylvania

the PROBLEM

Patients' access to oral care is not always accessible or affordable in Pennsylvania.

They cannot choose their dentist based on preference because some insurance companies do not directly pay their dental providers. This creates a financially difficult situation for patients, because they become caught between their insurance company and provider during the claim process.

Consequently, there are too many patients in the state who avoid necessary dental work because the issue of payment becomes a barrier.

Easy access to affordable dental care is particularly difficult for single parents, children of divorce or separation and patients residing in rural areas of the state. If these individuals wish to choose a dentist who does not participate with their insurance plan, they may be required to pay in advance. Those who cannot afford to pay in advance are forced to see another provider, which may not even be a possibility for patients residing in rural areas. They have to incur additional expenses to travel to an in-network provider.

Some parents who are divorced or separated may have the problem where one parent has primary custody of a child who is insured through the other parent. The custodial parent may never see the insurer's reimbursement check, which is sent directly to the other parent. Faced with this situation, some parents postpone or avoid care altogether. Dentists, too, are unfairly impacted by this administrative practice. Many feel an obligation to their patients and agree to treat the patient without advance

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payment. They are often not compensated for the treatment rendered because the subscriber decides to pocket the insurer's reimbursement check rather than pay the dentist. Most dentists are small business owners with employees to pay and high office overhead. Lack of compensation for treatment rendered has a significant impact on their ability to do things like hire more employees, offer health insurance and upgrade their offices.

The multitude of problems that occur due to some insurers not assigning benefits directly to the patient's provider of choice can be resolved if the General Assembly passes SB 520, which was introduced by Sen. Kim Ward and assigned to the Senate Banking and Insurance Committee.



Who We Are

The Pennsylvania Dental Association (PDA), comprised of more than 5,500 actively practicing and retired dentists, is proud of its efforts to improve Pennsylvanians' oral health.

PDA's goals are to promote optimal dental care for the public, improve the availability of dental care for all citizens, speak on behalf of the public's dental health interests before government entities and educate the public about preventing oral disease and promoting good oral health.

This edition of the Oral Health Update is a plea to legislators and the Governor's Administration to pass legislation that will improve access to dental care and remove financial burdens for Pennsylvania's patients. SB 520 would protect patients' ability to choose their dentist, regardless of whether he or she participates in insurers' plans. By requiring insurers to make payments directly to the providers of health care services, patients would have the right to choose their dentist because health insurance plans would be required to pay providers directly.

Contact Us

PDA prides itself on being Pennsylvania's premier dental organization and the leading authority on all dental issues. Please contact our government relations staff at mss@padental.org, or (717) 234-5941, for more information about our advocacy goals. You also can contact PDA's government relations consultants, Mark Singel and Peg Callahan of The Winter Group, at (717) 909-9561.

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the SOLUTION

PDA supports SB 520, a measure that will reform Assignment of Benefits in Pennsylvania by eliminating financial burdens and making oral care accessible for patients. Sen. Kim Ward is prime sponsor of this legislation and a champion for improving the oral health of all Pennsylvanians. SB 520 is before the Senate Banking and Insurance Committee for consideration; please ask your colleagues for their support moving this bill out of committee.

SB 520 eliminates financial barriers for patients and ensures access to care becomes a choice, not a privilege. The legislation will require insurance companies to directly pay dental providers for a patient's treatment. Passing SB 520 will give patients the right to decide where they direct their payments, not the carrier. In the long term, Assignment of Benefits legislation will drive down health care costs by simplifying the payment and reimbursement process.

Pennsylvania would be joining 27 other states that have passed similar legislation. Assignment of Benefits has proven to be a cost-effective insurance reform that does not make insurers pay more or less for treatment. Instead, the reform is an economical and efficient method of reimbursement in Pennsylvania, where there is always room for improving patients' access to care and attracting more dentists to open practices. Patients will be spared from the insurance claim process and dentists will no longer provide uncompensated care. Passing SB 520 prioritizes the patient and encourages dental school graduates to remain in Pennsylvania.

Pennsylvania should guarantee a brighter future for everyone, not just those who can afford it. Ensure patients get the treatment they need and deserve by passing legislation that simplifies the insurance payment process.

Reasons to Support SB 520

1 Absence of Assignment of Benefits forces patients to pay up front for treatment they cannot necessarily afford. This proves particularly burdensome for single mothers, divorced parents or rural patients.

2 Patients deserve the right to choose their dentist. They should have the ability to choose dentists, and health insurance companies should be required to respect that choice by paying the provider. This bill would not make insurers pay more or less to dentists. It would only change to whom the insurance company designates the check, benefitting all parties.

3 Passage of this legislation will attract more dentists to Pennsylvania. Many dental graduates are choosing to practice in other states (Pennsylvania only retains less than 30 percent of its graduates).

4 It's a fair solution. Without assignment of benefits laws, a patient may receive a check from an insurer and spend that money on something else, leaving the dentist unpaid for provided services. This is a problem for dentists, who as small business owners cannot afford such situations and may take legal action to recoup costs.

5 27 states already recognize the need to simplify the payment and reimbursement process for patients and their providers.