



POLICY BRIEF

Network Leasing Transparency

Photo credit: Mickey Nye

Navigating dental insurance can be confusing. Patients trust the professionals at their dental practice to help them understand what is covered and what will be their share of the cost. To complicate matters further, some dental insurers engage in network leasing, or “silent PPOs,” without the knowledge or consent of the provider.

Insurance companies will lease their participating provider networks to third parties **without first notifying the provider and allowing them to opt in or out of joining the third party’s network.**

There are **no protections for dentists** from having to comply with the third party’s terms, conditions, and fees. As a result, **dentists and patients are often unable to determine coverages and discounts**, which can lead to incorrect assumptions in treatment plan costs.

Leasing networks without full disclosure of fees, processing policies, and written consent from the dentist often leads to an **erosion of patients’ trust and harms the doctor-patient relationship.**

The Pennsylvania Dental Association supports legislation that will **require fair communication** and **ensure the continuity of dental care for patients** by requiring insurers to notify dentists before leasing their networks to third parties.

“*Improving the business practice environment for dentists will have a profound effect that increases the number of dental practices and expand access to care. Dr. Maria Tacelosky, Tamaqua*

Legislation to regulate network leasing will:

- ❑ **Improve transparency** so that patients and dentists can make informed decisions about their care.
- ❑ Help dental offices **more effectively communicate benefit plan coverage** with patients and **manage costs.**
- ❑ **Ensure basic fairness in the process** by giving dentists the ability to more fully understand and negotiate the terms of their participation in provider agreements.
- ❑ **Free up more time for patient care by reducing administrative hassles**, which is especially important for dental practices impacted by dental workforce shortages.

Pennsylvania must act now! The shortage of dentists is already a crisis. Common sense insurance reforms like the network leasing transparency will invite more dental school graduates to stay and dedicate their focus to expanding patient care.

Better regulation of dental insurance network leasing is among several reforms being championed by PDA that would improve patient access to critical dental care in the Commonwealth.

Questions or concerns?

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