

Connecticut Dental Bill of Rights UPDATE

On behalf of our patients, we are a proud member of the Connecticut State Dental Association (CSDA), supporting efforts to work with the legislature to pass a comprehensive consumer protection **Dental Bill of Rights** this year.



Some Protections Approved & Now Effective

The legislature has approved some elements of the **Dental Bill of Rights** in recent years, yet others await action. Popular support for the remaining components - and the consumer protections they provide - remains very strong. In fact, more than 90% of state residents have consistently indicated their support for passage of a Dental Bill of Rights in Connecticut.

- The anti-consumer practice of network leasing was prohibited by the legislature, in a law that took effect on January 1, 2022. It prevents insurance companies from shifting dentists – without their knowledge or consent – to a different insurance network, which in the past had significantly impacted the insurance benefits available to patients.
- The practice of insurance companies requiring dentists to be paid solely via virtual credit cards has also been prohibited by the legislature at the urging of CSDA. That practice often came with high fees, which resulted in additional costs to dentists and patients.

There's More to do in '22

- A key element in the Dental Bill of Rights would make it more difficult for dental insurers to **deny or reduce coverage for dental procedures that had been previously authorized**. Many people are surprised that current law allows this to occur. In a recent statewide survey, **98% of Connecticut residents said that ending this practice is important to them, including 53% who said it is “extremely important.”**
- 24 states have passed consumer protection** laws that respond to an all-too-common practice – when insurance companies require a dentist to pay back to the insurer a claim the insurance company has already paid, if the insurer discovers they had done so mistakenly. There's no time limit for the **Retroactive Denial of Coverage** - it could be years later, surprising the dentist and the patient with an unexpected bill. Many states have imposed a reasonable limit – usually between 12 and 18 months.
- Connecticut has an opportunity to be among the first states to ensure that a certain percentage of premiums paid by patients go to dental care, rather than insurance company administrative costs. **Such requirements already exist for medical care, but not yet for dental care.** There is broad public support for transparent disclosure of the percentage of premiums that are used for administrative overhead.
- CSDA is also advocating for legislation that would require adding a code or language on dental insurance cards so that dental offices will know what is covered under an individual patient's insurance plan. That would **enable dentists to share the information with patients** as they discuss specific dental procedures. Public support for this initiative has grown during the past year, to 94% of residents surveyed.

Dental Bill of Rights = Better Health

Dental insurance reform, as in the Dental Bill of Rights, will make it easier for Connecticut residents to act on staying healthy: by regularly seeing their dentist, making coverage more certain, and ending unexpected bills.



Among the main barriers people face in getting needed dental care is affordability, according to the Health Policy Institute. One of the leading reasons people don't get care is “insurance did not cover procedures.” And lack of proper dental care can adversely impact overall health.

That's why we support the Dental Bill of Rights - significant consumer protections now being advocated by the Connecticut State Dental Association. To learn more about the Dental Bill of Rights, go to www.csda.com.