

IN FOCUS

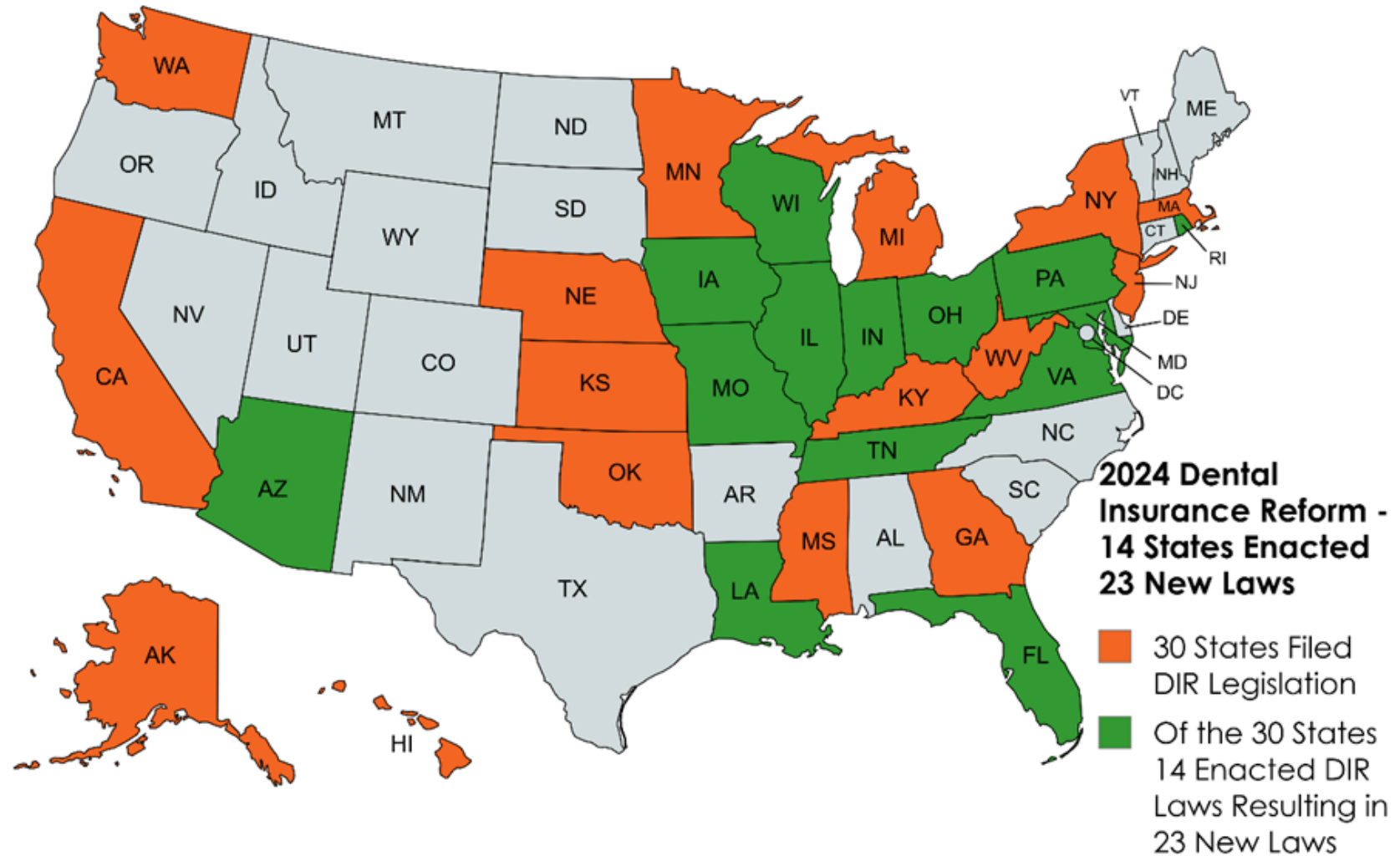
ALIGNING ON WHAT MATTERS MOST

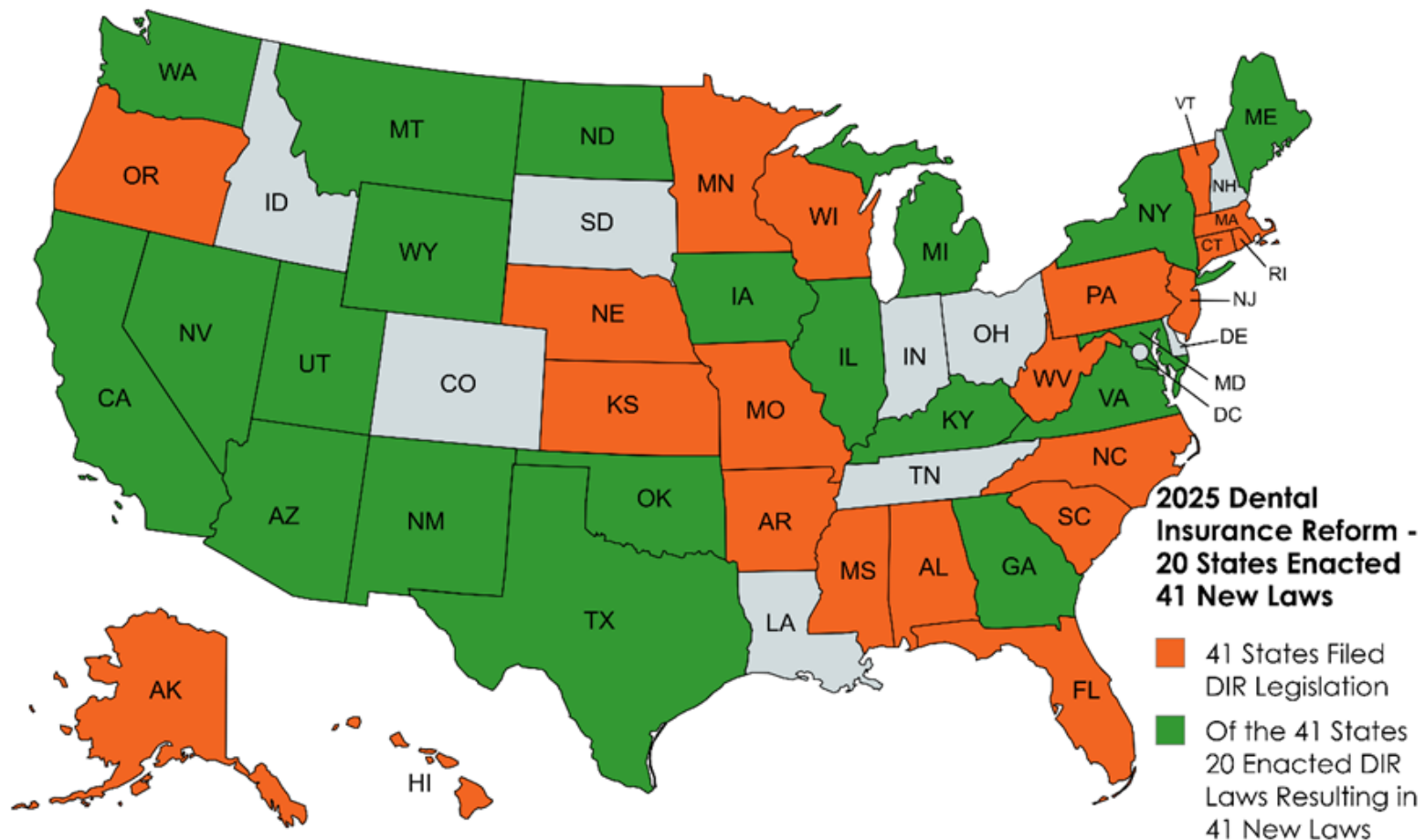
Advocacy in Action Midstates Meeting

Chad Olson, Sr. Director, State Government Affairs

Dental Insurance Reform

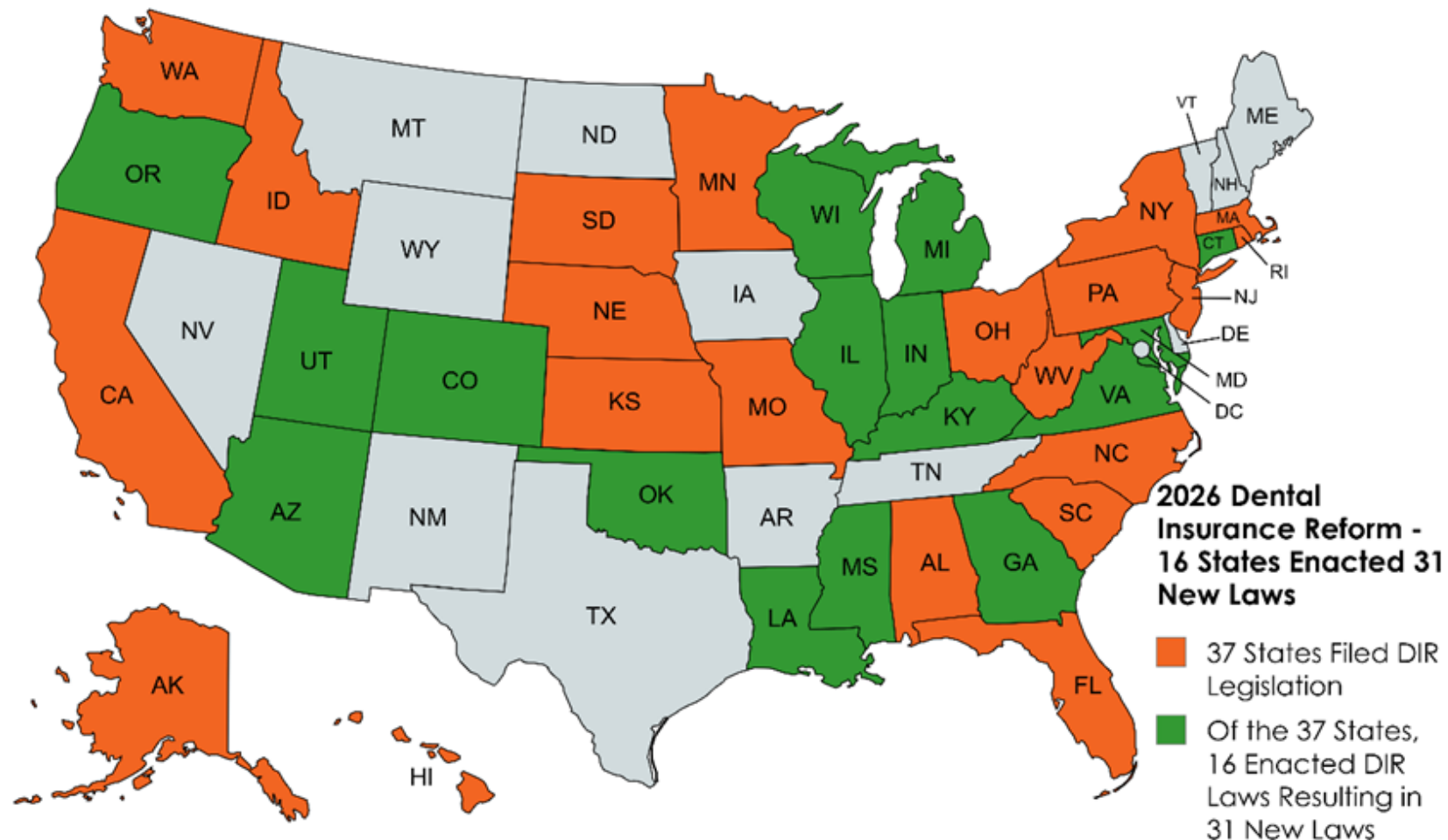
Dental Insurance Reform-State Legislative Activities 2024





Dental Insurance Reform-State Legislative Activities 2025

Dental Insurance Reform-State Legislative Activities 2026



State Level Dental Insurance Reform

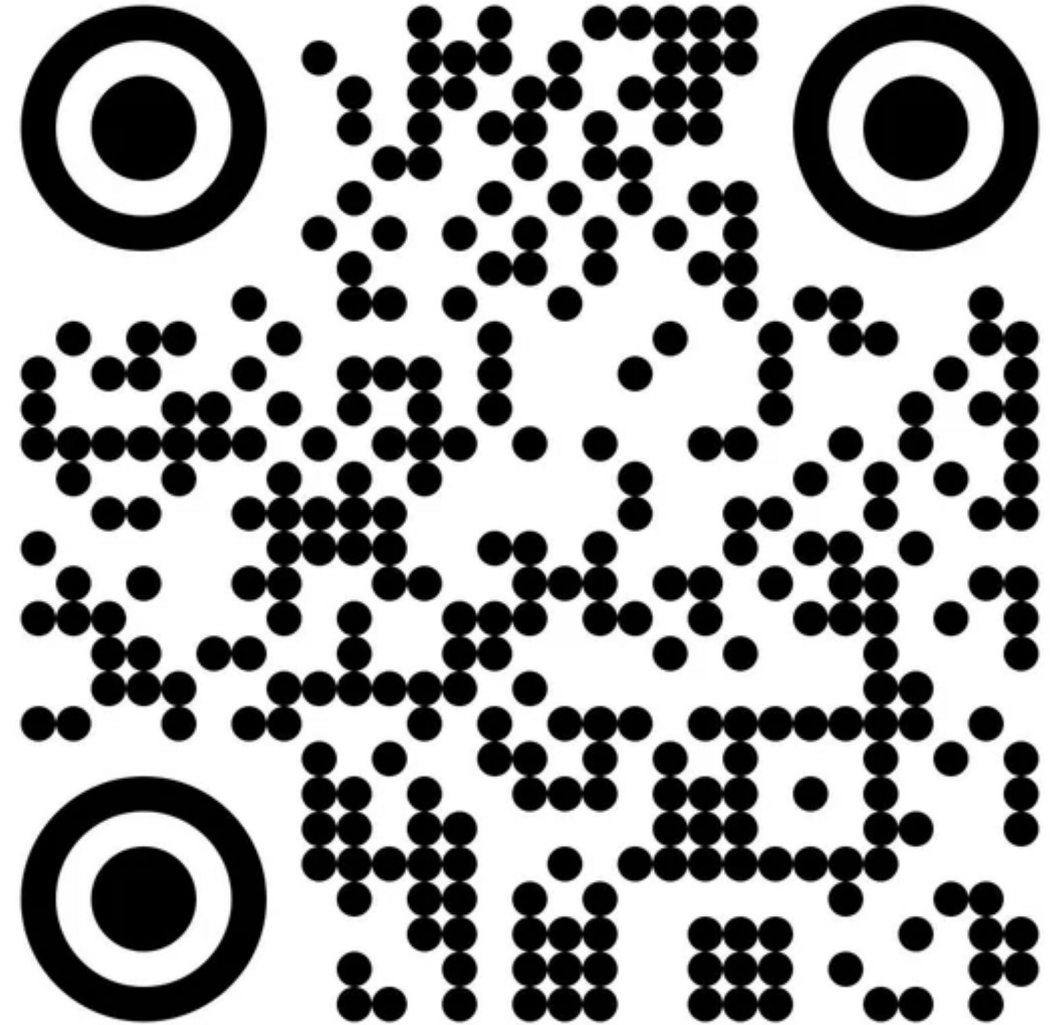
- At least 108 DIR bills have been filed in 37 states
- 16 states have enacted 31 new laws
- Most of the action is focused on legislation addressing:
 - dental loss ratio
 - virtual credit cards (limiting payment options i.e. paper checks)
 - network leasing
 - assignment of benefits
 - retroactive denials
 - downcoding
 - noncovered services

Improving Dental Administration (IDA) Act, H.R. 7931



- Solves for ERISA Preemption of State DIR Laws
- Bipartisan Introduction – Dr. Jeff Van Drew and Dr. Herb Conaway
- 13 Cosponsors to-date
- State engagement
- How can you help?

Action Alert on IDA



Scan to take action on ERISA reform.

Payers Limiting Payment Options: ADA Response

NAIC Letter

Analysis of payment option laws (i.e., VCC laws)

Meeting with Impacted States

Template Communication to DDCA and Affiliates

Forthcoming

- Follow up at NAIC
- Template communication – member to Department of Insurance
- Template communication – dental society to Department of Insurance
- Assist states with clarifying language



Open Discussion



Workforce

OPA/Scaling Assistant

- **Missouri** Dental Board votes to create Periodontal EFDA endorsement at May board meeting, starting process to make position permanent
- **Virginia** law authorizing scaling assistants in effect as of July 1; curriculum in development
- **Arizona** schools hope to launch OPA training by fall 2026
- **Nevada** proposal to allow scaling assistants pending before dental board

Foreign Trained Dentist Licensure

- **Connecticut, Florida, Indiana, Massachusetts, Vermont, Virginia** all now allow foreign trained dentists to be licensed as hygienists (must meet pre-recs including NBDHE and clinical exam, among others). **Oklahoma** authorizes pilot program through OU dental school.
- Bills in **Michigan, Rhode Island** would allow limited licensure as dentists with certain pre-recs, appear unlikely to pass.

Additional State Workforce Legislation



North Carolina amends law on Dental Management Arrangements; Board must now receive a complaint before reviewing a DMA;



Kentucky and Arizona pass bills prohibiting payers/insurance companies from owning or controlling practices. KY bill includes restrictions on interference with clinical judgment;



Connecticut successfully defeats legislation allowing independent practice for hygiene in private homes

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Federal Workforce Legislation

- **Resident Education Deferred Interest Act** (H.R. 2028 / S. 942)
 - Allows federal borrowers in dental or medical residencies to pause interest accrual and defer loan payments until completion of their residency programs.
 - 127 cosponsors (House) & 16 cosponsors (Senate)
- **Action for Dental Health Act** (H.R. 2001)
 - Reauthorizes federal funding for oral health workforce grants administered by the Health Resources and Services Administration (HRSA).
 - 9 cosponsors
 - Pass-through to the States

ALEC Annual Meeting July 22-24



- ADA is a member of the Health & Human Services Task Force, represented by ADA Trustee/Kansas legislator Dr. Allen Reavis
- CDP and FSA Staff are preparing comments on several key proposals including:
 - Healthcare Pricing Transparency
 - Creation of Medical Savings Accounts, essentially HSA for Medicaid recipients
 - Clinical AI Services Act would establish AI as a healthcare provider

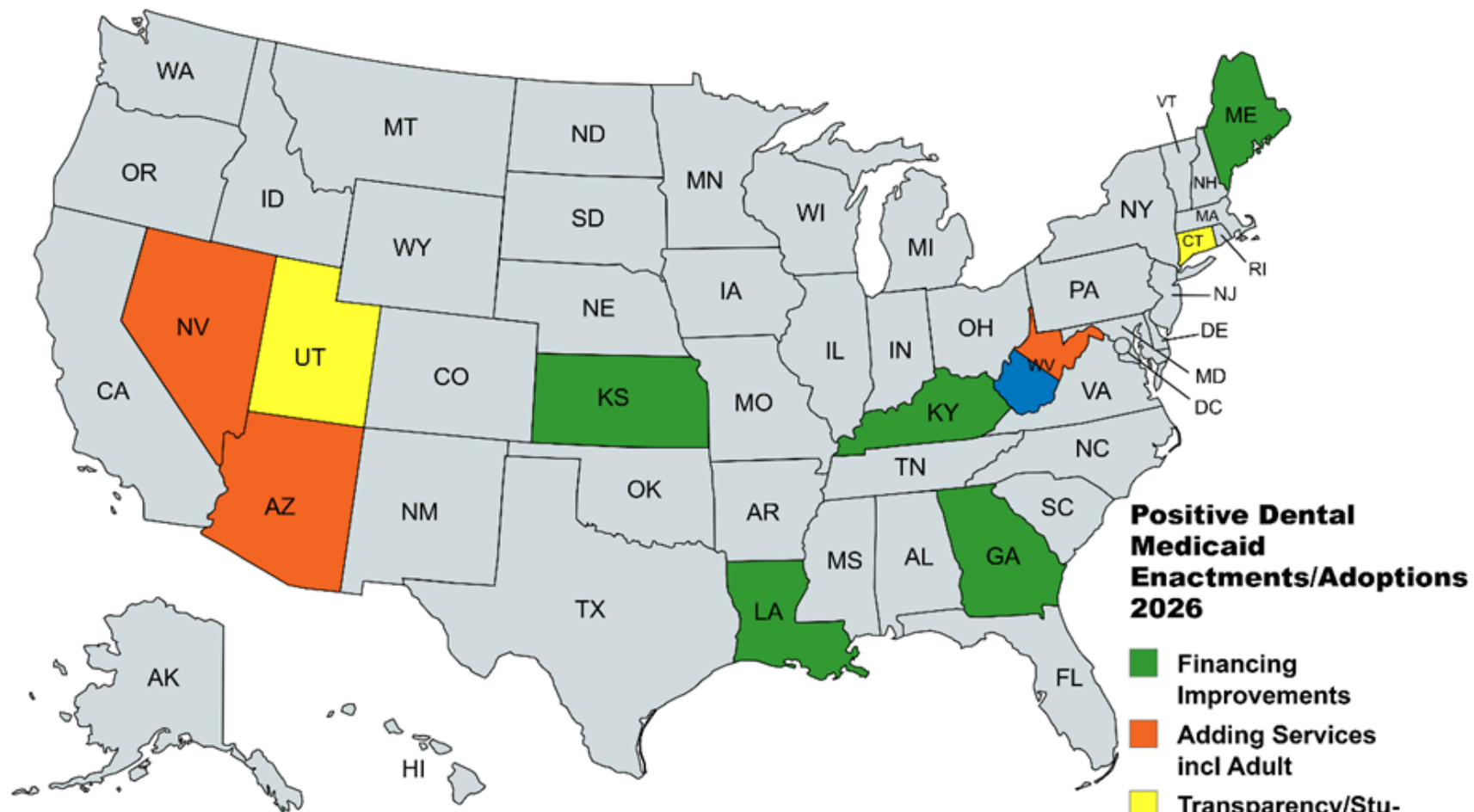


Open Discussion



Medicaid

**Positive Dental
Medicaid
Enactments/Adoptions 2026**





Medicaid: State Actions

Increased Funding:

- Kentucky
- Kansas
- Louisiana

Credentialing Improvements:

- West Virginia

Changes to Benefits:

- Arizona
- Nevada

Switch to Single Administrator



Federal Medicaid/CHIP Update

H.R. 9833/S. 5088, the
Ensuring Kids Have
Access to Medically
Necessary Dental Care
Act (Improves dental
coverage in CHIP)

H.R. 9831/S. 5091, the
Medicaid Dental Benefit
Act (Impacts adult
Medicaid dental
coverage)



Open Discussion



Rural Health Transformation

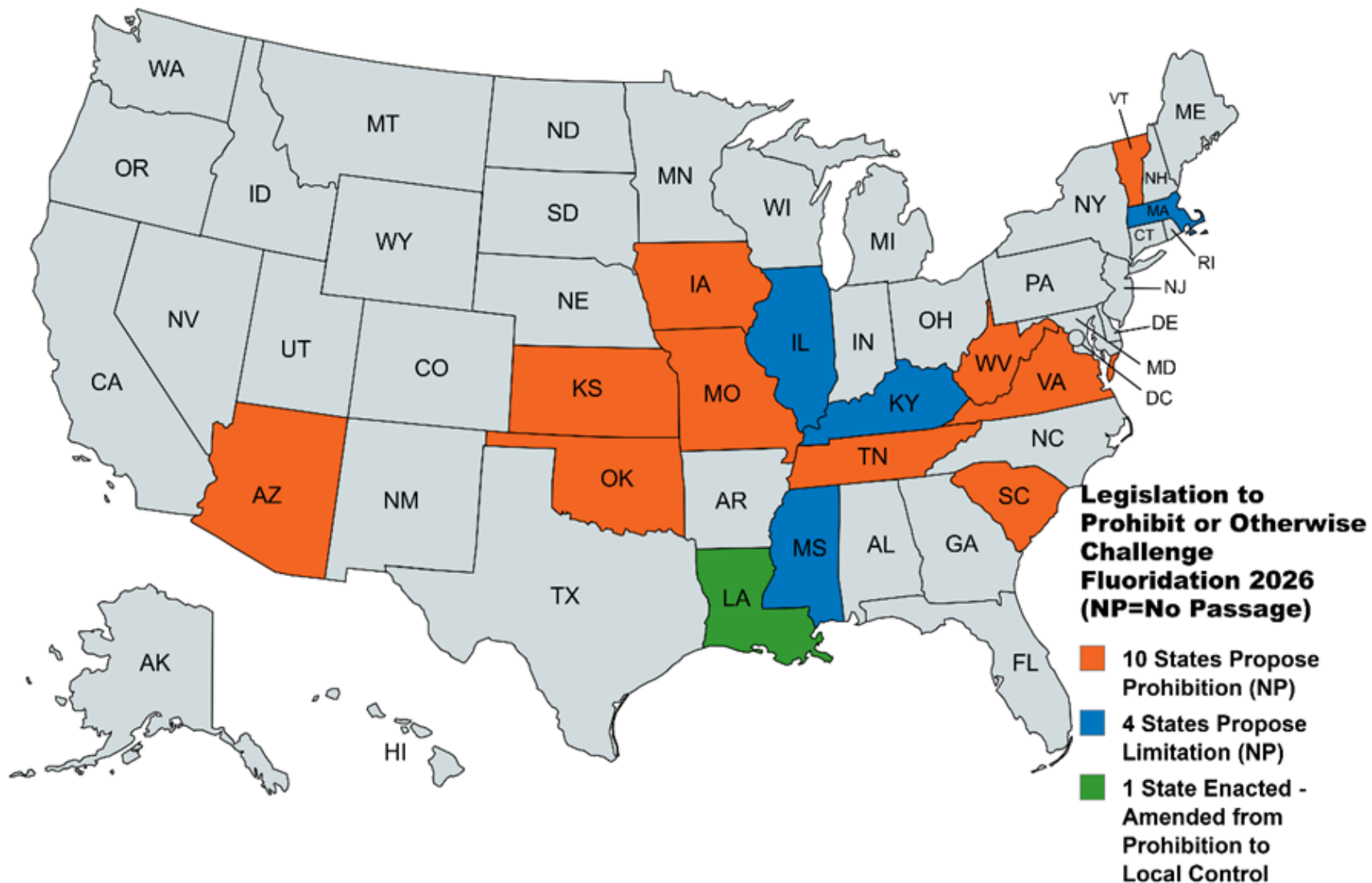
Rural Health Transformation Program – Leveraging Federal Funds to Drive Oral Health



- \$50 billion in federal funds distributed to all 50 states (50% equally divided, 50% allocated by grant application), managed through CMS
- Funding designed for access increases and workforce development
- Oral health funding focused on education & workforce
- 24 states specifically applied for oral health-related funds:
 - Alabama, Arkansas, Connecticut, Georgia, Idaho, Iowa, Kansas, Massachusetts, Maryland, Maine, Montana, Nebraska, North Dakota, New Mexico, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Washington, Wisconsin, and Wyoming
- States in charge of how their funding is distributed (some have added oral health initiatives not in their original application)
- Examples:
 - KY: Expanding teledentistry
 - WI: Creating grants for rural practices to purchase upgraded equipment
 - ME: Funding mobile dental units
 - AK: Interoperability and Health Information Exchange
 - PA: Adding a rural dental residency track

Community Water Fluoridation

**2026 State
Legislative Activity-
Community Water
Fluoridation-
Negative Legislation**





Open Discussion

