

INCREASING PATIENT CHOICE THROUGH CHOICE OF DENTAL PROVIDERS

HB.1181/S.632: An Act Relative to Increasing Patient Choice Through the Assignment of Benefits

Bill Sponsor: Senator Harriett L. Chandler and Representative Angelo Puppolo, Jr.

The Massachusetts Dental Society (MDS) believes that all Massachusetts residents should have access to quality oral health care, and they should be able to choose the dental provider that's best for them.

BACKGROUND

- Patients who are eligible for dental insurance reimbursements for out-of-pocket dental costs may elect to assign benefits directly to their provider. This allows for the funds to bypass the insured patient and go directly to the provider.
- Permitting the assignment of benefits enables patients to have fewer immediate out-of-pocket expenses, increased choice in providers (e.g., out of network), and, therefore, greater access to care.
- Without the ability to assign benefits directly to the provider of their choice, patients are responsible for all costs upfront; they must submit a claim to the carrier after the fact and then wait an undefined amount of time for a reimbursement check.
- Right now, most dental benefit companies recognize assignment of benefits in the Commonwealth, and it has created no disruption in the insurance marketplace. However, some carriers are permitted to impose an unnecessary burden on patients by refusing to allow assignment of benefits as part of their contract provisions.
- By withholding the assignment of benefits, these carriers are interfering with a patient's ability to choose the provider who best meets their needs, posing undue financial outlays, and transferring administrative burden to the patient.

KEY PROVISIONS

- 1) Require all insurance benefit providers to permit as a provision in their policy contracts for a patient's ability to assign benefits for covered dental services to be paid directly to the providing dentist.
- 2) Allow for assignment of benefits irrespective of whether the dentist has contracted with the carrier as an in-network provider.
- 3) Require the carrier to pay the dentist the same rate or fee as a dentist who had a contract with the carrier for the same services rendered.

This legislation is a simple solution that would apply to all carriers that operate in the Commonwealth.

The MDS asks your support for ***An Act Relative to Increasing Patient Choice Through Assignment of Benefits*** to preserve patient choice and facilitate a patient's ability to get care by ensuring that all carriers permit the assignment of dental benefits.

Questions can be directed to: **Advocacy@massdental.org**
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The Massachusetts Dental Society (MDS) represents more than 5,000 dentists in the Commonwealth of Massachusetts (about 80 percent of dentists). A statewide constituent of the American Dental Association, the MDS is dedicated to the professional development of its members through initiatives in education, advocacy, the promotion of the highest professional standards, and championing oral health in the Commonwealth.