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February 8, 2022

Chairman Zack Stephenson  
CC: Commerce Finance and Policy Committee  
Minnesota House of Representatives  
100 Rev. Dr. Martin Luther King Jr. Blvd  
Saint Paul, MN 55155

**RE: HF 2916, A bill for an act relating to insurance; prohibiting the inclusion of certain terms in dental provider agreements; requiring disclosures**

Dear Chairman Stephenson and members of the Commerce Finance and Policy Committee,

On behalf of the National Association of Dental Plans (NADP), we thank you for the opportunity to provide comments in opposition to HF 2916. We are concerned that the provisions of Section 3 would allow dental providers to balance bill patients who are enrolled in dental coverage and expose them to increased out of pocket costs for dental care.

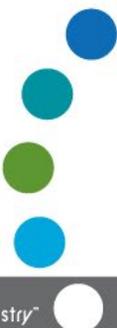
Dental plans contract with providers and protect consumers by prohibiting participating dentists from balance billing consumers for disallowed services. If a dentist receives a prior authorization or pretreatment estimate that the treatment plan they are pursuing will not be covered by their dental plan because it is not medically necessary or violates best practices, this bill will allow the dentist to seek authorization from the patient to go through with the treatment and charge them directly.

For example, a dental provider may seek a pretreatment estimate for their treatment plan for a crown on a patient's tooth. If the insurance carrier returns the estimate and states that the treatment would not be covered because it is not medically necessary or alternative treatments are more in line with the patient's needs, this bill would allow the dental provider to directly reach out to the insured patient and have them waive their insurance coverage to proceed with the care for an out-of-pocket cost. In essence, the bill would reduce the value of the dental insurance by allowing a dental provider to choose when they wish to be reimbursed by a dental plan or directly bill the patient. While the bill requires dentists to offer alternative options for care that may be covered by the plan, the patient is still able to waive their insurance coverage when they would normally be covered.

The bill could undermine the value of insurance for consumers, causing them to drop their dental coverage altogether, which reduces the likelihood that they will seek

National Association of Dental Plans

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necessary dental care. HF 2916 would remove contractual protections, which dental plans negotiate on behalf of enrollees, and expose dental patients to balance billing charges.

We appreciate the opportunity to share our views. Please don't hesitate to contact Owen Urech, Director of Government and Regulatory Affairs, at [ourech@nadp.org](mailto:ourech@nadp.org) with any questions or for additional information. We have attached a fact sheet on dental benefits in Minnesota along with this letter.

Sincerely,



Owen Urech  
Director of Government and Regulatory Affairs

**NADP Description:**

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry. NADP's members provide dental HMO, dental PPO, dental Indemnity and discount dental products to 200 million Americans with dental benefits. Our members include the entire spectrum of dental carriers: companies that provide both medical and dental coverage, companies that provide only dental coverage, major national carriers, regional, and single state companies, as well as companies organized as non-profit plans.

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