

Dental Insurance Reform



Support the Improving Dental Administration (IDA) Act to correct long-standing dental benefit inequities harming patients and dentists

Why is federal dental insurance reform legislation needed?



Many states have enacted laws governing noncovered services, network leasing, prior authorization, prompt payment, and retroactive denials – protections that safeguard the doctor-patient relationship and promote insurer fairness, transparency and accountability.



State laws often do not apply to self-funded plans, regulated under ERISA. This creates a major regulatory gap where many patients and dentists are denied protections that state lawmakers intended to apply broadly.



States carefully craft insurance protections to address local healthcare markets and consumer needs. By allowing large segments of the dental coverage market to evade those laws, ERISA plans undermine state policymaking and weaken health insurance protections and enforcement.



Patient care is also affected. Patients should receive the same protections regardless of how their dental plan is financed. When insurers delay payments, impose excessive prior authorization requirements, or deny claims retroactively, patients are harmed and provider participation is disincentivized, affecting access to care.

Nearly 50%

of dental plan enrollees in the country receive coverage through self-funded plans regulated under ERISA.

AAOMS's ask of Congress



Co-sponsor or introduce a Senate companion bill to the Improving Dental Administration Act

- The **Improving Dental Administration (IDA) Act** was introduced by Reps. Jeff Van Drew, DMD (R-N.J.) and Herb Conaway, MD (D-N.J.).
- This bipartisan legislation would apply state insurance laws to self-funded dental plans and their administrators, closing the ERISA loophole.
- Applying uniform insurance protections to all dental plans in a state would:
 - Guarantee equal protections for patients regardless of how their dental coverage is structured.
 - Increase transparency and accountability for all plans, benefiting patients, providers and regulators.
 - Support strong provider networks – and improve patient access – by streamlining compliance and giving dentists consistent coverage rules.
- For more information or to co-sponsor, contact the office of Rep. Van Drew or Rep. Conaway.