



Virtual Dental Day at the State Capitol

Wednesday, April 20, 2022

Dental Bill of Rights

Dental insurance should be reliable and predictable for patients and their dentists.

Navigating the health care system is complex enough. Patients don't need further red tape or unexpected expenses to deter them from pursuing dental care they need to stay healthy. And Connecticut residents overwhelmingly support responsive consumer protection legislation.

A decisive 95% of state residents say it is important for the state to establish a Dental Bill of Rights that would "establish clear, simple and transparent" dental insurance processes.

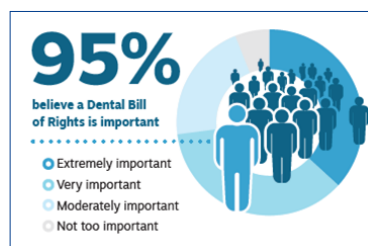
Dental Bill of Rights = Better Health

Four key elements in a Dental Bill of Rights are being advocated by the Connecticut State Dental Association this year, building on laws approved in recent years. They would:

- 1. cap the percentage of premiums that could be used for administrative costs rather than patient care**
- 2. make it more difficult for insurers to deny or reduce patient coverage for dental procedures that had been previously authorized,**
- 3. make it easier for dentists to inform patients about their dental insurance coverage on specific procedures, and**
- 4. limit the time in which an insurance company can retroactively deny coverage, which has led to unexpected bills to dentists and patients.**



Among the main barriers people face in getting needed dental care is affordability, according to the Health Policy Institute. Delaying dental work can lead to more serious dental issues, and can adversely impact overall health. One of the leading reasons people don't get care is "insurance did not cover procedures."



When dental insurance providers are not transparent about costs, rescind or reduce previous payments, or leave patients uncertain about coverage, it often leads to hesitation to get needed dental health care or surprise fees that create anxiety and financial hardship. It is unfair, unhealthy and against consumers best interests.

The Dental Bill of Rights will make dental insurance more transparent and predictable for patients, and will make it easier for residents of Connecticut to act on staying healthy by regularly seeing their dentist.

The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut-licensed dentists. The CSDA supports legislation that protects the high quality of dental care that Connecticut residents receive, and sponsors statewide public outreach programs that highlight the importance of good dental health for people of all ages.

Learn more at www.csdacom

