

The KDA Supports Assignment of Benefits Legislation

Kentuckians should have access to quality oral health care and they should be able to choose their dentist.

ISSUE

Kentucky does not allow patients to assign benefits in their dental plan, meaning many patients are unable to choose a dentist who best meets their needs.

- Many patients cannot see their dentist of choice because some insurance carriers do not directly pay a non-participating dental provider. When this occurs, patients often cannot afford to pay for the services.
- This insurance practice prevents patients from seeking care from their dentist of choice, even though they are paying for dental benefits. These benefits should be applied to any provider, regardless of whether or not the provider participates with the patient's insurance plan.
- Because patients cannot assign benefits to their dentist of choice, dental providers may be forced to require payments upfront or risk never being paid for services rendered.

WHY IS THE ASSIGNMENT OF BENEFITS IMPORTANT?

- The right to assign dental benefits allows patients to continue seeing their current dentist, even if their insurance changes.
- Allowing the assignment of dental benefits prevents patients from unnecessarily paying upfront for dental services that their dental plan may cover.
- Assignment of benefits policies can also protect separated parents from undue financial burden. Without the right to assign dental benefits to a provider of their choice, one parent may be responsible for fronting full payment for their child's dental care at the time of service, while the other parent whose policy is being used to cover the child's care will receive reimbursement.

By withholding the assignment of benefits, carriers are interfering with a patient's right to choose the provider who best meets their needs.

THE SOLUTION

Assignment of benefits in dental plans gives patients the power to receive care from their dentist of choice.

Assignment of Benefits legislation will:

- ✓ **Permit the assignment of benefits** by a patient to ensure that benefit plans are treated as purchased products belonging to the patient.
- ✓ Enable patients to have fewer immediate out-of-pocket expenses, increased choice in providers, and greater access to care.
- ✓ Help alleviate problems some patients face based on remote geography and situations such as divorce or separation.
- ✓ Require insurers to directly pay dental providers for patient treatment and give patients—not the carrier—the right to decide where to direct their benefits.