

## 2025 Legislative Priorities

The KDA's mission is to help our member dentists succeed and serve their communities by advancing the practice of dentistry to improve the oral health of Kentucky.

### CREATING A HEALTHIER COMMONWEALTH...

#### HERE'S WHAT WE ARE WORKING ON IN 2025...

##### INCREASING MEDICAID REIMBURSEMENT RATES

Despite the willingness of dentists to increase access to care and serve those in greatest need by accepting far less than usual and customary fees, the current rate structure does not foster an adequate level of providers to ensure access to care. The KDA Executive Board welcomes the opportunity to work with the Department of Medicaid Services and the state legislature to increase Medicaid reimbursement rates and improve functionality.

##### INSURANCE REFORM 2.0: ASSIGNMENT OF BENEFITS

When insurance companies do not directly pay non-participating providers, patients may not be able to see their dentist of choice unless they pay for their treatment upfront. We believe patients should be allowed to assign their plan benefits to their dentist regardless of whether the dentist is a participating provider with the insurance company.

##### MEDICAID

- Support continuation of dental Medicaid benefits for as many vulnerable citizens of the Commonwealth as possible.
- Promote a sustainable program that establishes an adequate network of providers through easing unnecessary administrative burdens and increasing the rate of reimbursements.
- Inform the Administration of the impact of policies on dentists and their patients.
- Communicate information regarding new policies to members.

Medicaid is a crucial benefit for many of Kentucky's most vulnerable citizens. It is imperative that this coverage be continued for as many citizens who qualify for this benefit as possible.

##### WATER FLUORIDATION

- Support the continued fluoridation of community water supplies as safe, effective and necessary in preventing tooth decay.

##### SMOKE-FREE INITIATIVES

- Support efforts to reduce smoking rates/nicotine intake in Kentucky.

#### PROMOTING INSURANCE REFORM...

##### TRANSPARENCY IN DENTAL CARE BENEFITS

Patients deserve a dental benefit plan that protects them, removes financial and coverage uncertainties and prohibits companies from misleading patients about what is covered. We support legislation that establishes clear, simple and transparent dental benefit processes in three areas, including:

- Assignment of Benefits – KDA supports legislation that permits the dental benefit plan to directly pay the provider.
- Medical Loss Ratio – Though the Affordable Care Act established that major medical plans pay certain percentages of collected premiums for medical care vs. administrative costs, no such requirement exists for dental plans which are considered "excepted benefits." KDA promotes legislation establishing an MLR reporting requirement to establish better transparency for dental benefit plans.
- Retroactive Denial – Dental benefit plans can require providers to repay claim payments approved in error. KDA promotes legislation limiting dental insurers to a reasonable time (e.g. 12 or 18 months) in which they can request refunds for claims paid in error.

#### ADDRESSING STUDENT DEBT...

##### LOAN FORGIVENESS

- Support efforts to provide and maintain loan forgiveness programs.

##### FUNDING HIGHER EDUCATION

- Encourage legislators to commit more state funding to state colleges and universities.

##### PROVIDER TAX

- Oppose any tax that merely shifts the burden of paying for care onto the providers of that care.