

SUPPORT CSHB 1527 BY REP. OLIVERSON

Fair & Transparent Dental Insurance Reform

CSHB 1527 addresses three dental insurance concerns that Texas dentists commonly encounter:

1. **Retroactive Denials** – Dental insurers audit their claims payments after they are made to dentists to ensure accuracy and efficiency. When a carrier demands reimbursement of a paid claim after a significant amount of time has passed since the service was provided, the unexpected charges are distressing for patients who thought the claim was already paid by their insurance.
2. **Disallowable Clauses** – Healthcare decisions are personal, and treatment plans should be made between the patient and their dentist. However, many insurers have become not only the payor but also the arbiter of these personal clinical decisions through disallow clauses that both deny a dental benefit and prohibit the dentist from collecting fees from the patient for a service they provided.
3. **Silent Network Leasing** – In a “silent provider” network, the policy issuer sells, leases, or rents its provider network to other insurance carriers or third party payors of dental services without informing participating dentists. This lack of transparency erodes patient-dentist trust, which can lead to incorrect assumptions about treatment plans and unforeseen costs.

CSHB 1527 provides common sense solutions to address these issues in a fair and transparent manner by:

1. Creating reasonable procedures and a 180-day timeframe for insurance companies to engage in payment recovery efforts.
2. Preventing insurers from both denying a dental benefit and prohibiting the dentist from collecting fees associated with the services provided.
3. Creating transparency for dentists and patients by requiring insurers to follow fair and accurate network leasing laws that give dentists an opportunity to review contracts prior to the network being leased.

CSHB 1527 establishes fair and transparent procedures between dental insurers and providers to protect the dentist-patient relationship.