



NORTH CAROLINA
DENTAL SOCIETY®

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NCDS 2019 Legislative Recap

The NC Dental Society advocated for issues that could impact dentistry in a number of ways this legislative session including the passage of the Dental Bill of Rights as well as Dental Managed Care, Association Health Plans and Dental Medicaid.

Dental Bill of Rights

North Carolina is now an even better place to practice dentistry thanks to the Dental Bill of Rights. The NC Dental Society helped successfully advocate on behalf of dentists for this common-sense legislation that will help mitigate overreach by dental insurance companies and allow dentists more control when participating in third-party payer networks. The legislation is one of the most comprehensive in the country and goes into effect January 1, 2020. The law accomplishes the following three goals:



Prohibits Mandatory Method of Payment by Virtual Credit Cards

- The burden was previously placed on dentists to pay the credit card transaction fee. These fees can range from 2.5-5 percent of the charge, adding up to a significant annual expense for a dental practice.
- Dental offices will no longer have to offset the transaction fees by passing the cost on to the patients.

Rental Insurance Network Transparency

- Insurance carriers may rent their dental provider networks to other insurance carriers without the dentists' knowledge or authorization. This results in dentists being forced to comply with the "in-network" provider terms even though they have not directly engaged with the other insurer.
- This will reduce confusion for patients who are unaware of their out of pocket costs until after their claim is submitted and an EOB is received. When dental offices are unaware of their in-network status, this creates misunderstandings between the patient and dentists and can undermine the relationship.

Protects Prior Authorizations

- This prohibits insurers from retracting prior authorizations for treatment.
- Patients will be able to rely on the prior authorization to confirm which portions of and what level of treatment will be covered and what their out of pocket costs will be.

Dental Managed Care

We stopped the progress of bills introduced in the House and Senate that would include dentistry in the upcoming Medicaid transformation and bring dentistry into the commercial managed care model. Neither bill advanced.

Association Health Plans

The Small Business Healthcare Act became law without the Governor's signature. The bill will allow businesses to join together to obtain individual health insurance through association health plans. It is estimated about 110,000 North Carolinians will benefit from signing up for an Association Health Plan. The NC Dental Society was successful in ensuring language was inserted to the bill that allows us to continue to serve our members through the NC Dental Society Healthcare Plan.

Dental Medicaid

We were able to maintain funding for Medicaid adult dental services, which is considered an "optional service" under Medicaid and is typically a topic for discussion during budget negotiations.