

Support HB949/SB677

Advocate for Tennessee Dentists & Patients

This Legislation Targets Key Dental Insurance Issues Revealed in a 2023 Survey



Tennessee
DENTAL ASSOCIATION

Challenges with dental insurance companies take away dentists' time and resources in providing quality dental care for their patients. The Tennessee Dental Association (TDA) recently surveyed more than 250 dentists about the challenges they experience with insurance companies. The findings and testimonies below demonstrate how current dental insurance practices negatively impact patients and the dentists who serve them.



93%
OF DENTISTS SAY THEIR PRACTICE HAS HAD OR IS HAVING AN ISSUE WITH THIRD PARTY PAYERS

Priority Advocacy Issues for Tennessee Dentists

Downcoding and Bundling Services

Insurance companies are financial entities with the job of facilitating payment, not practicing dentistry. Downcoding and bundling are examples of dictating what care patients receive based solely on price. Too often they dictate the cheapest procedure, not the proper patient care.

When insurance companies "downcode," they alter a dentist's claim form, changing the service the dentist actually performed to a less complex service; when they "bundle" services, they group distinct healthcare services performed into a single billing code — both of which result in decreased reimbursement for the dentist. This bill prohibits downcoding when it's abusive, and establishes transparency over the process, without limiting insurers' ability to make adjustments to claims when needed.

74%



NEARLY 3 IN 4 DENTISTS EXPERIENCE ISSUES WITH DOWNCODING OR BUNDLING SERVICES

Virtual Credit Cards

Insurance companies can require dentists to accept claim payments electronically and include a per-transaction fee of as much as 5%. Efficiencies gained by the insurance company shouldn't come at the expense of patients. This bill would provide options on how to accept payment, with or without fees, that all parties can knowingly agree to from the outset.

45%



NEARLY HALF OF DENTISTS ARE EXPERIENCING ISSUES RELATED TO VIRTUAL CREDIT CARDS

Non-Covered Services/Capped Fees

Insurers offer benefit plans to employers or individuals which often do not cover every oral healthcare service. Dentists' fees for services not covered by plans are often capped by insurers. By Tennessee law, plans cannot cap fees on services they do not cover. This bill sets penalties for violating the law (TCA § 56-2-305.)

76%



OF DENTISTS ARE EXPERIENCING ISSUES WITH NON-COVERED SERVICES

Testimonies from Tennessee Dentists

"Downcoding is insurance's way of dictating treatment and should be illegal."

"Bundling of procedures is a mess, especially when those services were rendered in the patients' best interest."

"We prefer to NOT receive Virtual Credit Cards. The insurance companies have made it difficult to jump through hoops and get away from these costly cards."

"For non-covered services, they say the patient owes nothing, or say that the patient owes the contractual fee instead of the office fee. This creates a huge mess for us trying to get EOBs reissued, because patients think we are trying to make them overpay."

FOR MORE INFORMATION

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