
NEWS



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Dentists and patients descend on Statehouse Jan. 21 Goal is to stop health insurers from leveraging patients against doctors to build PPO networks

More than 220 dentists, dental staff and patients from all over Indiana will visit the Statehouse on Dental Day, Jan. 21, bearing an important message for lawmakers.

Dentists will urge the Indiana General Assembly to pass legislation guaranteeing that health insurance companies must honor patients' wishes regarding how insurance benefit payments are directed.

The concept, known as Assignment of Benefits (AOB), has traditionally worked well for dentists and patients. Patients typically request that insurance companies send payment for their treatment directly to the doctor, who then bills the patient for any remaining balance. This arrangement has allowed dental providers, most of whom are also small business owners, to float the entire cost of a patient's treatment until insurance payments arrive. However, some dental insurers have decided not to honor patients' wishes if the doctor does not belong to the insurance company's preferred provider organization (PPO), causing some patients to have to pay up-front for treatment.

"This is simply a strong-arm tactic by insurance companies to force doctors to join their PPO networks," said Indiana Dental Association President Dr. Mark Stetzel of Fort Wayne.

"Insurance companies may contend that AOB won't allow them to meet patients' needs. This is clearly false," said Doug Bush, Executive Director of the Indiana Dental Association. "Often, these companies built their networks long before assignment of benefits was ignored as a means of coercing doctors to join."

Senate Bill 75, introduced by Sen. Beverly Gard (R-Greenfield) would require insurance companies to honor their policyholder's assignment of benefits wishes. A companion bill, House Bill 1299, has been introduced by Rep. Peggy Welch, (D-Bloomington).

Reporters are invited to a media availability with IDA representatives and dentists from 11 a.m. to noon in Room 101 of the State House. The Indiana Dental Association is sponsoring Dental Day.

About the Indiana Dental Association

Founded in 1858 and with membership topping 2,800, the Indiana Dental Association represents more than 83 percent of dentists in the state. The IDA's central office is located in downtown Indianapolis. The mission of the IDA is to support dentists, promote professionalism and improve oral health.

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