

October 16, 2019

The Honorable Dave Loebsack  
U.S. House of Representatives  
1211 Longworth House Office Building  
Washington, DC 20515

The Honorable Buddy Carter  
U.S. House of Representatives  
2432 Rayburn House Office Building  
Washington, DC 20515

Dear Representatives Loebsack and Carter,

On behalf of our collective organizations, we thank you for leading H.R. 3762, the Dental and Optometric (DOC) Access Act. We offer our strong support for this bipartisan legislation as we believe that patients are adversely affected by provisions in dental insurance benefits plans and coverage that dictate what a doctor may charge a plan enrollee for services not covered by the plan.

As you know, H.R. 3762 would prohibit “non-covered services” provisions in dental and vision plans and coverage. 39 states already agree that it is unreasonable to allow dental plans to set fees for services in which the plans have no financial liability, as the states have already passed laws that limit interference with the doctor-patient relationship when the doctor delivers services not covered by insurers. However, a federal effort is needed as some plans are able to sidestep state laws because they are instead regulated on the federal level.

The current landscape adversely affects competition among plans in a dental plan market dominated by only a few national players in many states, and shifts costs to patients who are paying for their coverage out of their own pockets or are seeing a dentist out of network. H.R. 3762 will provide greater access to high-quality care by helping to curb anti-patient and anti-competitive practices of dental insurance plans. This legislation is crucial to bring needed balance to contract negotiations between providers, who are often small business owners, and large dental insurance companies.

Passage of H.R. 3762 would balance the scales and bring equity to insurer/provider contracting at the federal level. We appreciate your introduction of H.R. 3762 and look forward to working with you to advance this important legislation. If you have any questions, please contact Ms. Natalie Hales at (202) 898-2404 or [halesn@ada.org](mailto:halesn@ada.org).

Sincerely,  
American Dental Association  
Academy of General Dentistry  
American Association of Oral and Maxillofacial Surgeons  
American Dental Education Association  
American Association of Women Dentists  
American Association of Endodontists  
American Society of Dentist Anesthesiologists