

November 13, 2020

The Honorable Joe Manchin III  
United States Senate  
306 Hart Building  
Washington, DC 20510

The Honorable Kevin Cramer  
United States Senate  
400 Russell Building  
Washington, DC 20510

Dear Senators Manchin and Cramer:

On behalf of our 163,000 member dentists, the American Dental Association thanks you for sponsoring S. 4894, 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 plans that dictate what a doctor may charge a plan enrollee for services not covered by the plan.

As you know, S. 4894 would prohibit “non-covered services” provisions in dental and vision plans. It is unreasonable for dental plans to set fees for services in which the plans have no financial liability, and that is why 40 states have enacted laws that limit interference with the doctor-patient relationship when the doctor delivers services insurers do not cover. However, a federal effort is needed as many dental plans are regulated on the federal rather than state level.

The current landscape adversely impacts competition in the dental plan market, which is dominated by only a few national carriers 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. S. 4894 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 S. 4894 would balance the scales and bring equity to insurer/provider contracting at the federal level. On behalf of our members and their patients, we would like to thank you again for introducing S. 4894. We 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).

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Sincerely,

Daniel J. Klemmedson, D.D.S, M.D.  
President

Kathleen T. O'Loughlin, D.M.D., M.P.H.  
Executive Director

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