

February 25, 2025

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

The Honorable Yvette Clarke
U.S. House of Representatives
2058 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Carter and Clarke:

On behalf of our collective dental organizations, we are writing to thank you for introducing H.R. 1521, the Dental and Optometric Care (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, H.R. 1521 would limit “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 43 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. H.R. 1521 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. 1521 would balance the scales and bring equity to insurer/provider contracting at the federal level. On behalf of all our members and their patients, we would like to thank you again for your support of H.R. 1521. 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.

Sincerely,

/s/
Brett Kessler, D.D.S.
President

/s/
Elizabeth A. Shapiro, D.D.S., J.D.
Interim Executive Director