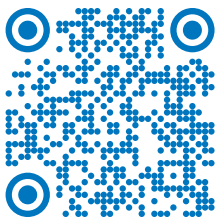




ADA DENTAL INSURANCE REFORM

# Shifting the Balance of Power

[ADA.org/DIR](https://ada.org/DIR)



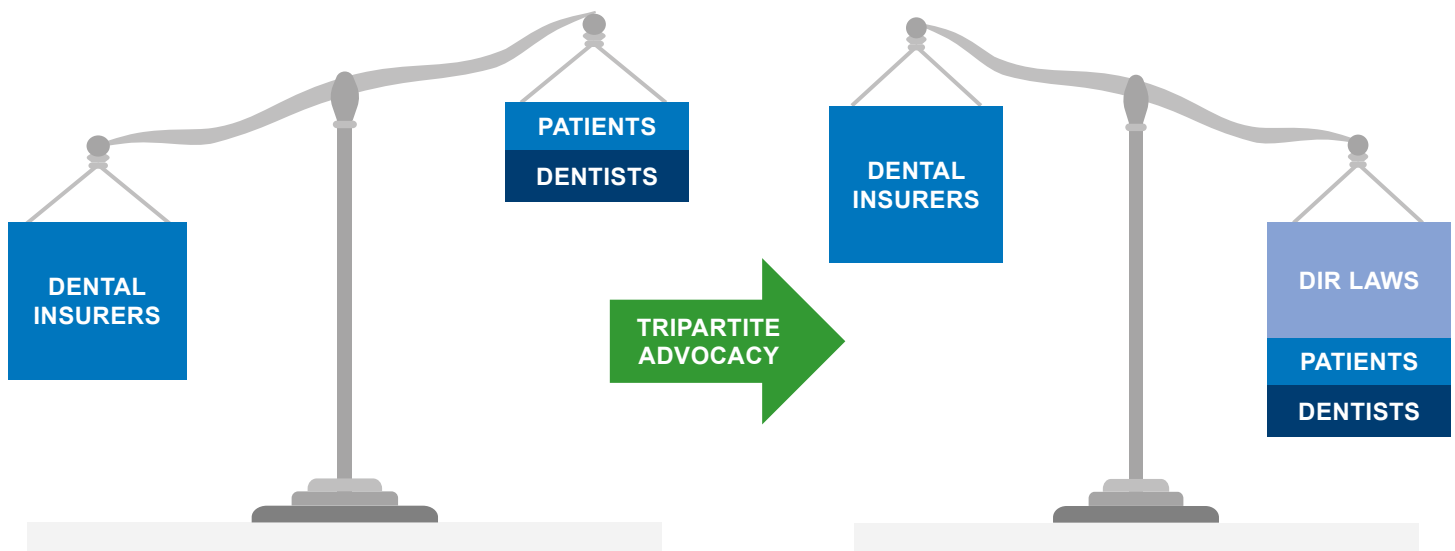
# Dental Insurance Reform Tips the Balance of Power to Help You and Your Patients Thrive



Insurance companies have long wielded too much power over how dentists serve their patients and run their practices. Since 2018, the ADA has partnered with state dental associations and societies to advance Dental Insurance Reform (DIR) laws that are shifting the balance of power from insurance companies to dentists and patients.

## Putting power back in the hands of dentists and patients

When you stack the interests of large insurers against the needs of dentists and patients, there's not much of a contest. For 30 years, insurers have continuously chipped away at the dentist-patient relationship while growing their own profits. Together, the ADA, state dental societies, and dentists themselves are correcting this power imbalance through advocacy.



## Putting power back in the hands of dentists and patients

- **Network Leasing:** Protecting dentists from being pawned off to different insurance networks without knowledge or consent.
- **Virtual Credit Cards:** Giving dentists a say in how they get reimbursed for care.
- **Assignment of Benefits:** Allowing patients to request their insurer pay their dentist directly for care.
- **Retroactive Denials:** Limiting insurers' ability to demand repayment of previously-paid claims.
- **Prior Authorization Payments:** Ensuring that insurers make good on their promise to cover care.
- **Noncovered Services:** Prohibits insurers from dictating the cost of care they aren't covering.
- **Medical Loss Ratio:** Requiring that the majority of patient premiums be spent on patient care.



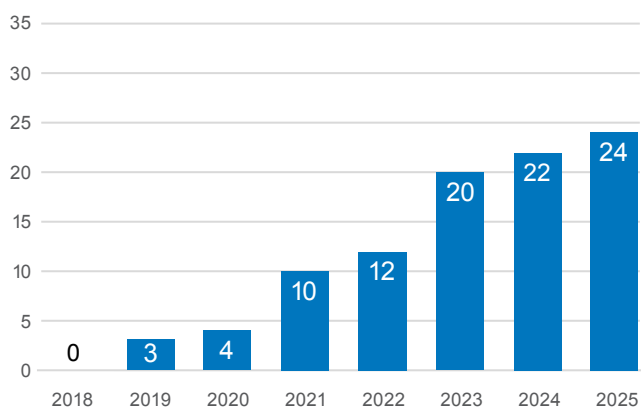
# Driving Progress on Priority Issues

In 2018, the ADA decided to make Dental Insurance Reform a high priority through the State Public Affairs (SPA) program. See what a difference this commitment has made.

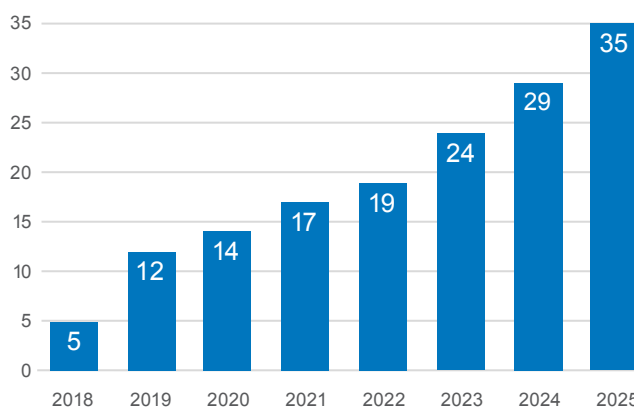
## New Campaigns

In 2018, insurers could engage in network leasing and require virtual credit cards largely unchecked. State dental societies, with help from the SPA program, are putting control over these issues back in the hands of the dentists.

**No. of States with New Network Leasing Laws**



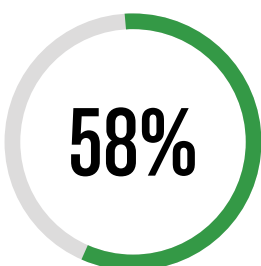
**No. of States with New Virtual Credit Card Laws**



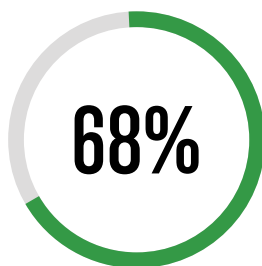
## Supercharging Existing Campaigns

Some states had begun passing DIR legislation prior to 2018; however, the SPA program's investments of funding and technical support supercharged these campaigns. Today, there are four DIR priorities which have been implemented in more than half of all states.

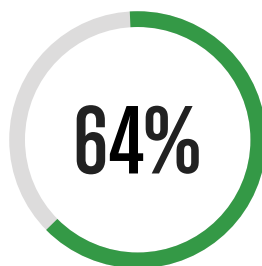
**Assignment of Benefits Laws**



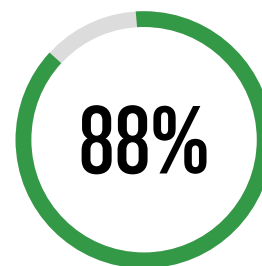
**Network Leasing Laws**



**Retroactive Denial Laws**



**Noncovered Services**



■ Law in place    ■ No law in place

As of May 1, 2026.

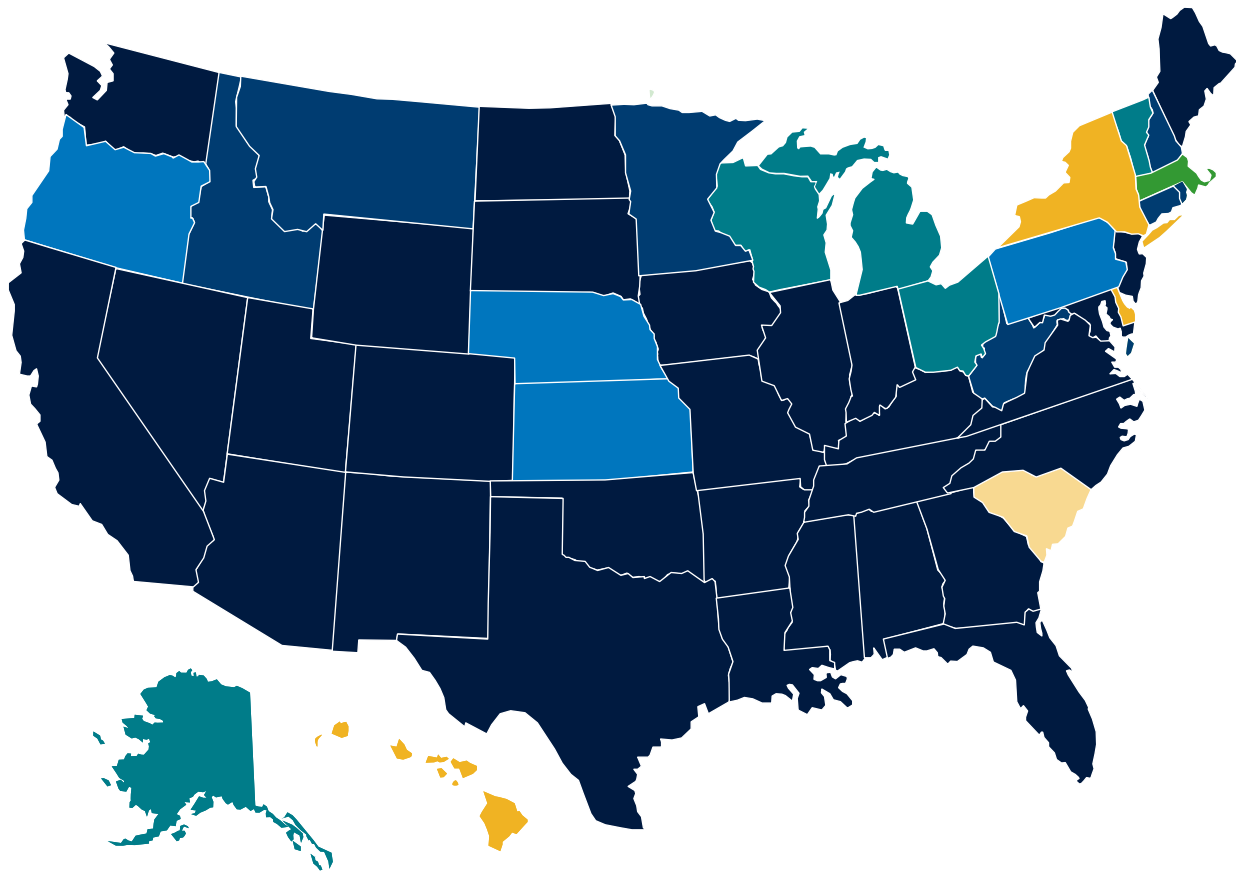
For a list of states that have passed each policy, please contact ADA's Department of State Government Affairs at [dsga@ada.org](mailto:dsga@ada.org).

# Nationwide Momentum on Dental Insurance Reform



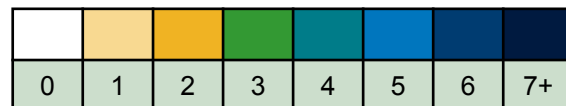
From 2018 to 2025 alone, state dental societies, with the help of the SPA program, have successfully advocated for 200 new laws that have tipped the scales in favor of patients and dentists. With the 200 new laws, there are now at least 373 Dental Insurance Reform laws on the books.

## DIR Laws on the Books



**At Least 373 State  
DIR Laws in Effect**

**Number of Favorable DIR Laws Per State**



**The first seven years of the state DIR campaign have made a tremendous difference for dentists and patients. And we're just getting started.**