

# NETWORK LEASING/FEE SCHEDULE DISCLOSURE/METHOD OF PAYMENT

The MDA's Third Party Payer bill, HF1176 and SF1265, introduced by Representative Reyer and Senator Wiklund, will provide further transparency in the dental plan/provider relationship. The language contained in this bill was the result of collaboration between the Minnesota Dental Association and Delta Dental, the largest dental insurance company in the state, as well as input from the Minnesota Insurance and Financial Services Council.

The bill would bring transparency to the dentist/dental plan relationship in the following three areas:

## FEE SCHEDULE DISCLOSURE

When dentists consider a new contract with a dental plan, the dental plan is not required to share the fee schedule prior to the dentist signing the contract. This bill would require dental plans to share the fee schedule prior to the dentist signing the contract. In 2021 the legislature passed similar legislation that would require Managed Care Organizations and County Based Purchasing Plans, who provide Medicaid plan administration, to provide a dental fee schedule upon request. This bill would expand a fee schedule disclosure requirement to the private market.

## VIRTUAL CREDIT CARDS

Insurance carriers can require dentists to accept claims payment exclusively using a virtual credit card rather than a paper check or direct deposit. The virtual credit card payment method includes a per transaction fee of as much as 5% paid by dentists. This bill would improve transparency and requires dental plans to offer at least one method of reimbursement that does not incur a fee.

## NETWORK LEASING

Some dental plan contracts obligate the dentist to participate in other third-party payer or managed care networks without full disclosure of fees, processing policies and written consent from the dentist. This results in confusion among patients and providers. Dentist may unknowingly be required to abide by contract terms and payments that differ from the original contract, while patients may be confronted with a dental practice that has no knowledge of what may be covered by a patient's plan, leading to potential disruption in the delivery of care. This bill provides an opportunity for dentists to accept or refuse these contracts and opt out of any network leasing practices without penalty.

*A previous version of this bill was included in the final 2022 Conference Committee Report from the Conference Committee on Jobs, Economic Development, and Commerce.*

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