

Oregon Dentists Support Insurance Transparency

Oregon dentists and their patients are navigating increasingly complex and opaque dental insurance practices that raise health care costs and harm access to care. When dental plans are not transparent, dentists are unable to quote accurate costs before they provide services, and patients may forego receiving the care they need or using the benefits they're entitled to.

Oregonians need access to insurance information they can rely on.

This bill will improve access to care, oral health outcomes and public understanding of health care costs by requiring provider network transparency and claims reimbursement transparency.

Provider Network Transparency

Why it's needed:

Dental plans routinely contract with dentists to join provider panels. When patients choose a provider within their network, their plan pays the provider a predetermined amount for covered procedures.

Insurance companies are increasingly leasing out or selling their panels to other health plans, often with lower reimbursement rates, and often without a provider's knowledge or consent. Providers may be unaware until after they've provided services and are shorted reimbursement by a third party.

Network leasing increases business costs and prevents patients from knowing their out-of-pocket costs prior to receiving care. To address these unnecessary barriers, at least 20 states have approved legislation requiring dental plans to be transparent about the leasing of their dental networks

Solution:

This bill would prohibit dental insurers in Oregon from leasing provider networks without a provider's consent and would require insurers to announce the third parties they lease to.

Claims Reimbursement Transparency

Why it's needed:

Dental plans increasingly reimburse providers using electronic credit cards, even if dentists have not explicitly agreed to this payment method. Because the credit card companies charge fees for dentists to receive the payments they're owed, this practice prevents dentists from receiving their full reimbursement rates and leads to higher business costs.

Insurers often do not notify dental providers when implementing this practice and provide little information about how dentists can opt out. As a result, over a dozen states have passed laws addressing this practice.

Solution:

This bill would require dental insurers in Oregon to allow providers to opt in to receiving payments for reimbursement via credit card, rather than having to opt out, and would require insurers to notify providers of any potential fees associated with payment processing.