



**IOWA  
DENTAL  
ASSOCIATION**

A Constituent of the American Dental Association

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November 11, 2010

The Honorable Ann Cummings  
Chair, Health, Long-Term Care and Health  
Retirement Issues Committee  
National Conference of Insurance  
Legislators  
385 Jordan Road  
Troy, New York 12180

The Honorable Chuck Kleckley  
Chair, Health, Long-Term Care and Health  
Retirement Issues Committee  
National Conference of Insurance  
Legislators  
385 Jordan Road  
Troy, New York 12180

Dear Co-Chairs Cummings and Kleckley:

On behalf of the Iowa Dental Association and our 1700 member dentists, please accept our appreciation for the work invested in the *Model Act Banning Fee Schedules for Uncovered Dental Services*.

Iowa dentists believe that when a dental plan elects to tell a patient it will not participate in paying for a particular dental service, the fee for that service becomes a private matter between the dentist and the patient. The position is clearly stated in ADA's Resolution 79RC:

- The association opposes any third party contract provisions that establish fee limits for non-covered services,
- "Covered services" is defined as any service for which reimbursement is actually provided on a given claim,
- "Non-covered service" is defined as any service for which the third party provides no reimbursement.

Our fullest support is for measures that adopt the ADA's definitions of "covered services" and "non-covered services". Our association recognizes there are various definitions in many bills filed over the year and appreciates the notion that each bill intends to protect the dentist-patient relationship in matters where dental plans refuse to pay a benefit. While our support is extended to measures reflecting ADA policy, we see the clear value in having NCOIL adopt a measure intending, to some degree, upon limiting plans' ability to cap fees on non-covered services.

In summary, we thank the Health, Long-Term Care and Health Retirement Issues Committee for the many hours dedicated to the proposed model bill.

William Strohmman, President  
Iowa Dental Association