



The Washington State Dental Association (WSDA) represents over 4,200 dentists from across the state. WSDA supports cost-effective, practical solutions that prevent disease and remove barriers to quality oral health for all Washingtonians.

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# Protect Patient Benefits by Requiring Transparency in Network Leasing

## Support SB 6097

### THE ISSUE

#### What is Network Leasing?

- Insurance carriers can “lease” the “in-network” relationship they have established with a provider without that provider’s consent or knowledge.
- This practice significantly impacts the dental insurance benefits available to patients.

#### Problems With Unregulated Network Leasing:

- Patients can get “surprise” billings because neither they, nor their dentist, are aware of the limitations and conditions imposed under a network leasing arrangement.
- Health care transparency suffers because patients may not be fully informed about the cost of care due to the dentist’s lack of information on the leased network provisions.
- Dentists can be bound to terms, conditions and fee schedules of an agreement without their knowledge, consideration, or consent. They have no opportunity to determine whether a plan benefits their patients.
- Dentists don’t have the information they need to properly advise the patient on the best course of care, eroding the patient-provider relationship.

### THE SOLUTION: SB 6097

#### This bill would:

- Reduce unexpected bills and expenses for patients.
- Allow dentists to review insurance contracts and determine which are best for patients.
- Bring Washington state into alignment with 28 other states\* that regulate network leasing, including Oregon, which passed similar legislation in 2023.

### THE IMPACTS OF SB 6097

- **Dentists and patients are informed partners** as they discuss and plan an appropriate treatment plan, determine associated costs, and reduce occurrences of unexpected bills following a procedure.
- **Dentists can make informed decisions about joining a network.** Understanding and negotiating the terms of their agreement ensures that the plans they choose are good for their patients and their practices.



\* Arizona, Arkansas, California, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Missouri, Nebraska, Nevada, New Jersey, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, and Virginia.