



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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# Stop Big Insurance Companies from Reducing Access to Dental Care and Increasing Patient Costs

## Support SB 6307

### THE ISSUE

#### Dental Insurance

Dental insurance companies are increasingly inserting themselves into the doctor-patient relationship. In doing so, they are limiting patient choice and harming patient care.

#### Patient Choice

Patients should have the freedom to choose the dentist that's right for them. But some dental insurance companies try to force patients to select from among their in-network dental offices, regardless of the patient's preference.

- Some insurance companies provide much lower patient benefits for the same service if it is provided by an out-of-network dentist compared to an in-network dentist.
- Some insurance companies actively encourage patients to switch dentists if their preferred dentist leaves the network, disrupting patient care.

#### Patient Care

Patients and their dentists should be allowed to develop a treatment plan that meets the needs of the patient. But some insurance companies' contracts with dentists add unnecessary rules that limit patient choice on materials and techniques. These contracts and reimbursement schedules also discourage conservative treatment options that are less invasive and allow patients to keep more tooth structure.

- While some patients can afford to forego insurance reimbursement and follow their dentists' recommended approach, many cannot.
- Patients who cannot afford excessive out-of-pocket expenses lose access to the full range of available treatment options.

### THE SOLUTION: SB 6307

#### This bill would:

- Require parity in dental insurance company reimbursements whether procedures are performed by in-network or out-of-network dentists.

### THE IMPACTS OF SB 6307

- Patients will receive their full dental benefits regardless of the provider they choose.
- Patients and their dentists can determine the treatment plan that is right for the patient.

