



Testimony of the Maine Dental Association
before the Health Coverage, Insurance and Financial Services Committee

In SUPPORT of

**LD 1800 An Act to Prohibit Health Care Entities Providing Dental Plans from Requiring
Dentists to Charge Fees for Uncovered Services**

Public Hearing: Tuesday, May 6, 2025

Senator Bailey, Representative Mathieson and Distinguished Members of the Health Coverage, Insurance and Financial Services Committee,

I am Therese Cahill, and I serve as the Executive Director of the Maine Dental Association. The MDA represents all dentists in Maine and is a statewide association dedicated to promoting oral health, advancing excellence in dentistry, and building a future that empowers Maine's communities with sustainable access to oral healthcare. Thank you to Representative Mastraccio for sponsoring this bill and to all of you for the opportunity to testify today.

On behalf of the Maine Dental Association, I am respectfully providing testimony *in support of LD 1800 An Act to Prohibit Health Care Entities Providing Dental Plans from Requiring Dentists to Charge Fees for Uncovered Services.*

It is in Maine's residents' best interest for dental providers to accept dental insurances. By engaging in these agreements, dental professionals help provide access to thousands of Mainers who may otherwise not be able to afford care. While accepting insurances is not mandatory for dental providers and often means lower reimbursements than their established fees, dental professionals appreciate and understand the importance of this benefit for their patients. Unfortunately, there are certain practices in which insurance providers are allowed to engage that negatively impact the small businesses of these dental providers. Even more unfortunate is because of these types of insurance practices, dental professionals across the state have been making tough decisions as to whether to continue to accept any or all insurances. Additionally, when prospective dental providers are researching potential states to determine where they will choose to practice, they will often compare what states do to help or harm establishing a practice.

Currently, Maine is one of only seven states which allows a dental insurance company the ability to set fees dental providers must charge for services the dental insurance company does **not** cover. It is seemingly counterintuitive to think a dental insurance company can dictate this; they don't cover the service, yet they are able to determine what an independent practitioner can charge. This bill seeks to correct this practice of overreach.

We urge this committee to support dental care access and incentivize more dental providers to look at Maine as a viable option to practice by passing LD 1800.

Thank you for your time and attention.