## Regulating Network Leasing to Preserve Patient Benefits



Insurance companies can pawn dentists off to a different insurance network without the dentist's knowledge or consent, significantly impacting the insurance benefits available to their patients.

### **Patient Concerns**

Without network leasing laws, heath care transparency suffers. Patients and providers should be fully informed about the costs of care as early as possible in any health care transaction. Leased networks often have the opposite effect. Because leased networks operate "silently", the provider and patients are unable to determine coverages and discounts. This erodes patient/dentist trust, which can lead to assumptions in treatment plans and costs based on a false understanding of patient coverage.

Without protections in law, the PPO contracting entities can include dentists in an agreement without their knowledge, consideration or consent. Likewise, there are no protections for dentists from having to comply with various terms, conditions and fee schedules to which they had no opportunity to consider, negotiate or accept/reject.

### Solution

The North Dakota Dental Association is advocating for network leasing laws that would expand transparency and provide an opportunity for dentists to accept or refuse these contracts, enforcing basic fairness while reducing occurrences of unexpected bills following a procedure. One third of states currently employ such legislation.

## What Are the Benefits of Network Leasing Laws?

- Dentists are fully engaged as they choose to join a network, allowing dentists to understand and negotiate the terms of their agreement.
- As a result, dentists and patients are informed partners as they discuss financial planning around future procedures.

## **Proposed Network Leasing Laws in North Dakota**



Dental Care Bill of Rights

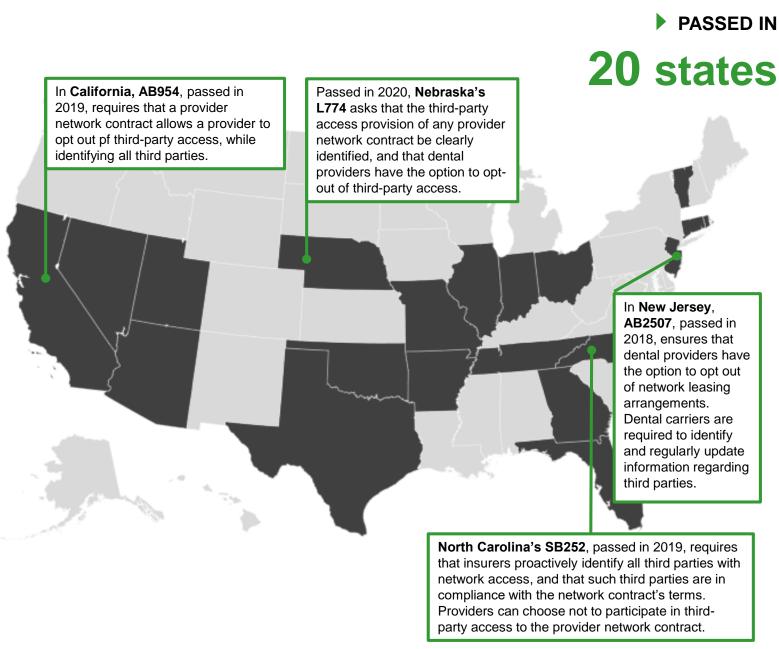
HB 1154 – Dental Insurance Reform



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# Provider Network Leasing Legislation is Gaining Momentum Across the Nation



▶ To learn more about Network Leasing Legislation in North Dakota, please contact the North Dakota Dental Association at 701-223-8870 or by email at wsherwin@smilenorthdakota.org