

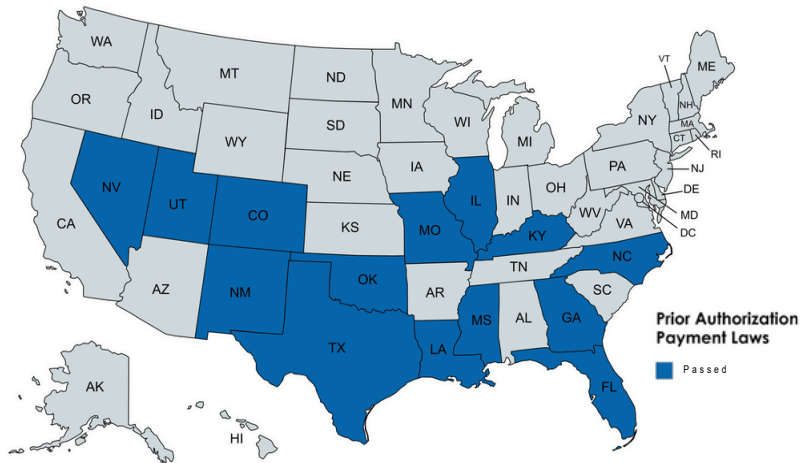
PRIOR AUTHORIZATIONS

ISSUE

Insurers can deny claims for services they previously authorized. This creates confusion and frustration between dentists and their patients, who are ultimately stuck with the bill.

SOLUTION

Prohibit dental insurers from denying claims for procedures they previously approved unless certain extenuating circumstances exist.



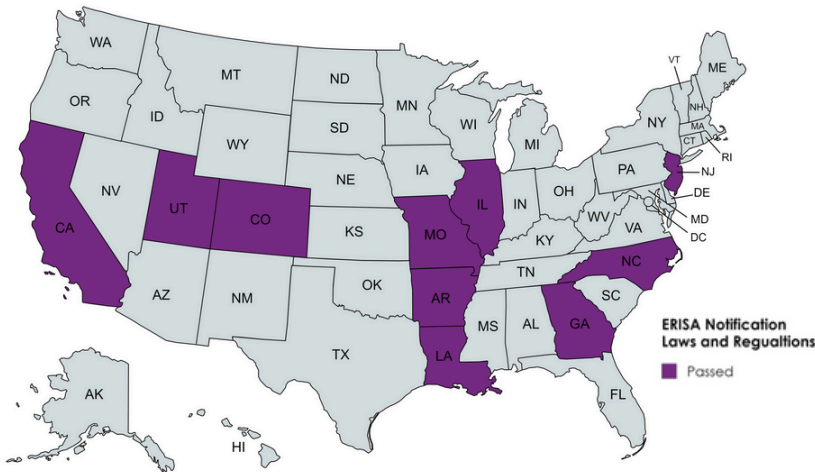
ERISA NOTIFICATION

ISSUE

Dental offices cannot easily identify when Iowa insurance laws, such as noncovered services, apply to a dental plan.

SOLUTION

Require dental insurers to easily identify if a plan is subject to Iowa law on the patient's card and through the insurer's provider portal.



RETROACTIVE DENIALS

ISSUE

Dental insurers conduct audits and deny claims, sometimes years after payment has been issued, and then require the dentist to refund the money. This often results in an unexpected bill for the patient and erodes trust between patients and their dentists.

SOLUTION

Limit the time frame dental insurers are able to request a refund for an erroneously-paid claim.

