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## FDA Makes \$50,000 Donation to Campaign for Dental Insurance Reform

*A win in Massachusetts could have nationwide implications*

TALLAHASSEE — The Florida Dental Association’s (FDA) Board of Trustees approved a \$50,000 contribution toward a statewide ballot initiative — [Question 2 in Massachusetts](#) — which would require dental insurance companies to spend at least 83% of premium dollars collected on dental services or refund the difference to patients. Currently, insurance companies can (and frequently do) use the money for executive salaries or other administrative costs.

There is a percentage requirement, referred to as a medical loss ratio (MLR), already in effect in Massachusetts for medical health insurance. Voters passing Question 2 would establish the same type of requirement for dental insurance in that state. This ballot initiative has national implications because a win in Massachusetts could spur advocacy in other states.

“I was pleased and impressed with our trustees as they asked thoughtful questions, engaged in meaningful discussion and weighed pros and cons as we considered this significant issue,” said FDA President Dr. **Jerry Bird**. “In the end, we came to a unanimous conclusion that Florida should support this important initiative and understand that a win could set the stage for future dental insurance reform throughout the country, including in Florida. Dental insurance is frustrating, and this is the time for us to directly address it.”

The FDA joins the [American Dental Association](#) (ADA), the Massachusetts Dental Society and other state dental associations in support of this initiative because dental plans should serve patients first and foremost. Dental plans should also be held to set standards by offering transparency and accepting accountability.

The ADA committed \$5 million to the “Vote Yes on 2” campaign to help patients get more from dental insurance premiums. Florida’s \$50,000 contribution averages out to approximately \$6 per member. The FDA and ADA encourage all dentists to consider contributing above and beyond this amount by making a personal donation which is easily done [online](#).

“We’re taking a decisive stand against a practice that has gone on for far too long of dental insurance companies taking premium dollars from patients with no requirement to provide even a minimum percentage of those dollars in actual patient care,” said Dr. Bird. “It’s incredible to see organized dentistry come together in this way, with the ADA, state dental associations, dental specialty groups and individual dentists contributing toward what I hope — and what we all hope — is the success of this ballot initiative.”

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