

## FDA Applauds Signing of Legislation to Address Key Challenges with Dental Plans



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Gov. Ron DeSantis signs SB 892 (HB 1219) into law, which will ensure dental plans cover prior authorized services for patients and protect dentists from predatory virtual credit card payment processes.

“This legislation will address key issues that have created costly and time-consuming challenges for dental offices and patients,” said President of the Florida Dental Association Dr. Beatriz E. Terry.

Dental plans often default to automatically provide contracted dental offices with payment in the form of a virtual credit card instead of a check or ACH payment. Dental practices that accept these virtual credit card payments, which are issued by third-party companies in contract with dental plans, are charged a 3-5% service fee on each payment transaction. This is in addition to the transaction fee imposed for processing the payment through the practice’s credit card terminal.

“This predatory practice requires dentists to actively opt-out of virtual credit card payments, often multiple times, which creates an administrative strain on dentists and their staff,” said Dr. Terry. “Or they are forced to make the choice to accept the virtual credit card payment with the high fees to avoid payment delays and keep the practice running most efficiently. Many dental offices are small businesses, and these additional fees and overhead costs add up, creating an unnecessary and costly burden.”

This new law will make the virtual credit card process an opt-in option for dental offices. It will also address another arduous process for dental offices – appealing coverage denials and collecting payment for services that have received prior authorization from a patient’s dental plan – by ensuring that dental plans cover pre-approved services.

“Dental offices accept many dental plans to better serve their patients, but these plans must be held accountable for their end of the agreement, including covering prior authorized services and ensuring dentists receive full payment for services provided,” said Dr. Terry. “We applaud Governor DeSantis and the Florida Legislature for taking these important steps to protect Florida’s dentists and patients.”



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