

2025 Legislative Priority Items





2025 MDA Supported Legislation

Dental Loss Ratio (DLR)

HB439 – Representative Kent Haden SB680 – Senator Jill Carter

This is priority legislation filed by the MDA.

If passed, dental insurance companies would be required to spend 85% of patients' premium dollars on patient care. If dental insurers fail to meet this standard, they would be required to refund the difference to covered individuals and groups.

Main benefits of the Dental Loss Ratio (DLR) law are:

- A DLR law would restore value to your constituents' dental insurance plans and increase access to dental care across the state. Your community patients and employers deserves dental insurance that provides real value for their money.
- Dental insurers cannot simply raise premiums without investing the new money in patient benefits. Rebate requirements incentivize companies to meet the threshold and return money to patients and employers if they are overcharged for their premiums.

Dentist & Dental Hygienists (DDH) Compacts

HB56 – Representative Jeff Coleman SB327 – Senator Ben Brown



This is legislation supported by the MDA but filed by the Association of Dental Service Organizations.

If passed, this facilitates the interstate practice of dentistry and dental hygiene and provides for dentists and dental hygienists licensed in a participating state the ability to practice in other participating states.

Main benefits of DDH Compact laws are:

- This allows dentists and dental hygienists wanting to practice in Missouri to become licensed more easily, thus increasing providers and access to care. Of the 114 Missouri counties, all but 15 have a shortage of dentists and all but 4 have a shortage of dental hygienists.*
- Enhances the ability of participating states to protect the public health and safety and cooperate in regulating the practice of dentistry and dental hygiene.



Oral Preventive Assistant (OPA)

This is a priority issue for the MDA but has not yet been filed as legislation.



Clinical testing for the OPA pilot project commenced in December 2024 with data collection and reporting for the next several months to inform future action. The hypothesis of the pilot project is that an OPA can safely, effectively provide care as an integral part of the dental team, to help address both workforce and access to care issues. With successful proof from the pilot, the MDA hopes to pass legislation that will establish the OPA as a type of expanded function auxiliary to provide care in Missouri.

The OPA is a commonsense solution like the type of oral healthcare worker that Illinois, Kansas, the Indian Health Service and the U.S. military are already implementing safely and effectively – in some of these examples, for decades.

Main benefits of an OPA are:

- In a state where patients are waiting many months for care and dental practices are struggling to staff enough providers*, the OPA is an efficient solution to multiple systemic challenges.
- OPAs can help restore balance to the dental team and alleviate wait times by assisting with preventive services opening appointments for patients who require care from dentists and hygienists to address more difficult dental needs.
- Understaffed dental practices lead to underserved communities. The OPA certification is one way to upskill the current workforce, increase access to dental care statewide and provide more career opportunities.

Dental Budgetary Items

A priority of MDA is to maintain Dental Medicaid reimbursement rates. We also appreciate the work we have collaborated on with state departments to make the system more efficient for providers to enroll and provide dental services. Along with Medicaid appropriations, the MDA is advocating for increased funding for Elks Mobile Dental Services and continued funding for the Donated Dental Services program.

Specific appropriation requests are:

- MO HealthNet/Dental Medicaid: Maintain 80% of 50th percentile of UCR
- Donated Dental Services: \$180,000
- Elks Mobile Dental: \$600,000

Scan on any of the provided QR codes to learn more about that topic. *Refers to workforce maps and dental team information included in folder.



For Questions & More Information



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Founded in 1865, the MDA is a non-profit professional organization representing the majority of Missouri's dentists and students from its three dental schools. **Our mission:** *Helping All Dental Professionals Succeed*.