

ASSIGNMENT OF BENEFITS

An “assignment of benefits” occurs when a patient authorizes their dental plan to reimburse the dentist directly for services rendered, regardless of whether the dentist is a participating provider with that dental plan. Currently, only dentists who are contracted with a third party payer receive direct reimbursement for services they provide to a patient. Absent a requirement in law, third party payers are not required to accept a patient’s request to have payment sent directly to their provider.

HF46/SF1203 requires dental plans to comply with an enrollee’s written request to direct payment to the dentist who provided the service.

Over 27 states have laws regarding the assignment of benefits. Minnesota has no such law.

Why this bill?

- › **Puts patients in control of their benefits.** An “assignment of benefits” allows, but does not require, patients to direct payment to the dentist.
- › **Eliminates the need for patients to pay for services upfront.** When a patient authorizes a third party payer to provide payment to the dentist, patients won’t have to pay upfront and then await reimbursement.
- › **Removes financial and administrative burdens from patients.** Patients can allow the dental practice to handle any issues that may arise with third party payers.
- › **Reduces costs for dentists.** Dental practices are small businesses. This legislation reduces costs associated with having to collect debts and manage losses from non-payment.

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