

Report ADA Council on Dental Benefit Programs

May 14 -15, 2026 Chicago

MEDICAID

Mr. Ian Hedges reported on the affects of the One Big Beautiful Bill legislation on Medicaid dental care financing and coverage:

Cap on State-Directed Payments (effective with new MCO rating periods on or after July 4, 2025): Ensures that State Directed Payments can no longer provide incentivized payments beyond the Medicaid fee schedule for dental pilot projects affiliated with hospitals or dental clinics.

Provider Tax Limits (phasing down starting October 1, 2026): Provider taxes are a funding mechanism to tax hospitals/large healthcare systems and MCOs in order to receive a higher federal share to fund the state Medicaid program. New provider taxes are prohibited, and provider taxes above 3.5% will be lowered by 0.5% every year until the tax rate is only 3.5%.

New Co-Pays (effective October 1, 2028): Expansion adults (100-138% of the federal poverty level) can be charged up to \$35 co-pay — even for preventative dental care.

The ADA published “*What Happens if the Adult Dental Benefit Goes Away?*” to help states with their advocacy efforts

ADA has a web site with all 50 states Medicaid Fee for Service rates at www.ada.org/medicaidfeeschedules.

The lack of Network Adequacy across the country was discussed and a report in response the 2025 ADA HOD

resolution 520 will be submitted by the Council on Advocacy for Access and Prevention (CAAP). It noted that all but 7 states have inadequate medicaid networks including New York.

MEDICARE

The ADA answered CMS’s is request for stakeholder input in the newly launched the *Comprehensive Regulations to Uncover Suspicious Healthcare (CRUSH)* initiative. It has ideas on new regulatory approaches to prevent fraud and waste across Medicare, Medicaid, CHIP, and the Health Insurance Marketplace. The ADA opposed most of the proposed regulations as they may be onerous to dental practices.

CMS has proposed removing adult dental as an essential health benefit (EHB) in 2027. Starting in 2024 states were allowed to submit adult dental as an EHB. The ADA, along with other members of the Organized Dentistry Coalition, [submitted comments to CMS opposing the removal](#).

CREDENTIALING

CAQH is moving toward a for-profit business model. As of now that will not change the ADA’s relationship with CAQH. CAQH remains a very popular member service for credentialing. Their services will likely evolve to include other services including provider directory updates. Many states are moving toward standardized credentialing applications, some even are requiring CAQH-aligned processes.

ADA/LightSpun is the delegated credentialing program established between the ADA and LightSpun, formally Health 32. Some payers choose to “delegate” credentialing to certain group practices transferring the burden of credentialing from the payer to the group practice. The ADA/LightSpun

service uses a combination of AI and primary source data. All rejected applications are reviewed by a credentialing committee with an ADA dentist as its chair.

At the 2025 ADA HOD CDBP was asked to investigate a potential *provisional* credentialing (PC) framework. The council believes that provisional credentialing is not the solution providers need. Payers complain the PC creates costly administrative complexity, difficulty tracking the provisional status, fear of overpayment/recoupment exposure and compliance uncertainty in multi-state markets. To emphasize the ADA's policy on PC, a toolkit titled *ADA Guidance on Provisional Credentialing* was adopted and will be shared with dental payers

A faster, more reliable full credentialing process is needed. A resolution for the 2026 ADA HOD recommending just such a process has been forwarded to the BOT.

DIR ADVOCACY

We were informed of the current national and state activities to reform commercial dental insurance. Numerous new laws and strengthening of existing laws were noted. A summary report can be found at <https://adanews.ada.org/media/nz2b2cu1/ada-2025-advocacy-highlights.pdf>

The introduction of the The Improving Dental Administration ([IDA](#)) Act last month was highlighted. If passed would eliminate the so called ERISA preemption of state insurance laws. We were asked to encourage our constituent members to ask their members of congress to support and co-sponsor the bill.

DENTAL FEE SURVEYS

The ADA discontinued its dentist-reported fee surveys due to changes in the national safe harbor laws and declining participation in the surveys. Yet members continue to request access to such information. Two commercial companies were examined for cost, complexity and timeline for member's access to that information. CDBP voted to recommend the ADA contract with FairHealth on a trial basis to provide a portal with location specific UCR and insurance 'allowed amounts' aimed at solo and small group practices.

MLR/DLR

CDBP was asked by the 2025 ADA HOD (resolution 517) to reevaluate the ADA's DLR policy, passed at the 2024 ADA HOD. After considerable discussion the council reaffirmed its position that the 2024 policy (*Trans.*2015:244; 2019:262; 2024:XXX) remains appropriate. A detailed report of the council's findings will be sent to the 2026 ADA HOD.

POLICY REVIEW

Each year CDBP is asked to review all policies that have not been reviewed in the past 5 years. As part of that review, seven policies were recommended to be retained as is. Changes to policies on ERISA, anesthesia coverage under health plans and assignment of benefits as well as a new policies on price transparency and credentialing were passed and forwarded to the ADA BOT for consideration at the 2026 ADA HOD. As an FYI, I am a member of CDBP's policy subcommittee.

CMC

At the March 13, 2026 meeting, 61 changes to the CDT were passed by the Code Maintenance Committee (CMC) for the 2027 CDT. The CMC, comprised of 20 member organizations is chaired by the ADA. The closing date for CDT v2028 action request submissions is November 1, 2026. CDBP

voted to accept modifications to the CMC operating protocol as well as 2028 CDT Licensing fee increases.

RUC ADVISOR APPOINTMENT

The ADA is a member of the AMA's Relative Value Update Committee (RUC). Since 1995, the ADA has been allowed to appoint one primary advisor and one alternate advisor to the RUC Advisory Committee. That person represents the dental profession's interests related to Relative Value Units (RVUs) which CMS uses to determine reimbursement amounts for procedures using CPT (Current Procedural Terminology) codes. Traditionally the ADA rubber-stamped the American Association of Oral and Maxillofacial Surgeons (AMOS) recommendation as they have the most complete knowledge of the VERY complicated process for changes in the RUC. Recently several other organizations have expressed interest in filling these positions with members of their own organizations. In response, CDBP, which has ultimate authority over those appointments, voted to establish a new ADA process which would allow new faces, not just AMOS members, to gain RUC experience and thus have access to those positions. That said, CDBP voted to reappoint the current, AMOS supported, nominee to the RUC advisory committee position as he is currently the only person with such experience.

MISCELLANEOUS

We were introduced to Ms. Jodi Strong who has taken over the duties of Dennis McHugh. Among her many responsibilities is the running of the ADA Third Party Payer Concierge Service. Since it's resurrection in 2022 it has steadily become a popular member benefit. Nonetheless, we were asked to promote this service to our members. The service assists member dentists with insurance questions and concerns with third party payers. It can be accessed by calling 1-800-621-8099 or emailing dentalbenefits@ada.org.

PERSONAL PRIVILEGE

My term on the ADA CDBP will end in October. This was my last ADA CDBP meeting as your representative and this will be my last NYSDA CDBP meeting as well. It has been an honor to represent New York at the ADA and to work with all of you. THANK YOU for the opportunity. As usual, I am always available to you if I can help in any way.

Respectfully Submitted,
Dr. Alyson K. Buchalter
ADA CDBP 2022 - 2026
Chair NYSDA CDBP 2020 - 2022