

Resolution No.	7	New <input checked="" type="checkbox"/>	Substitute <input type="checkbox"/>	Amendment <input type="checkbox"/>
Submitted By:	Council on Dental Benefit Programs			
Date Submitted:	April 8, 2026	Reference Committee <input checked="" type="checkbox"/>	Direct to House <input type="checkbox"/>	
Total Financial Implication:	\$ none			
Amount One-time	\$ none	Amount On-going	\$ none	

Artificial Intelligence (AI) Policy

1 **Background:** The use of artificial intelligence (AI) in dental benefit administration has
 2 expanded rapidly in recent years, particularly in the areas of claims processing and
 3 adjudication. Dental benefit plans and third-party payers are increasingly adopting AI-
 4 driven tools to analyze claims data, review radiographic images, and automate decision-
 5 making processes in an effort to improve efficiency, reduce administrative costs, and
 6 identify potential fraud, waste, and abuse. These systems often incorporate machine
 7 learning, computer vision, and data analytics to evaluate large volumes of information at
 8 a scale that is not feasible through traditional manual review.

9 While these technologies offer operational advantages, their growing role in claims
 10 review has raised significant concerns within the dental community. AI systems may be
 11 used not only to assist with administrative functions but also, in some cases, to make
 12 determinations that closely resemble clinical judgments—such as assessing the
 13 necessity of procedures or interpreting diagnostic images. This creates the potential for
 14 interference in the doctor-patient relationship, where treatment decisions should be
 15 based on clinical expertise and individualized patient needs rather than automated
 16 determinations.

17 Additionally, the use of AI by third-party payers introduces concerns about
 18 transparency, accountability, and fairness. Questions have emerged regarding whether
 19 AI tools could be used to influence patient choice by steering individuals toward
 20 preferred providers, or to deny claims without adequate human oversight. The absence
 21 of clear standards governing the appropriate use of AI in these contexts increases the
 22 risk of inappropriate denials, reduced patient access to care, and erosion of trust among
 23 patients and providers.

24 In 2021, The American Dental Association adopted a policy statement on the use of
 25 Artificial Intelligence in Dentistry. The NYSDA Council on Dental Benefit Programs
 26 believes NYSDA should have a similar, formal policy on the use of Artificial Intelligence
 27 in Dentistry.

28 Accordingly, the following resolution is being submitted for consideration:

29 **Resolved**, that if AI is used by dental benefit plans as a tool to assist with claims
30 processing or adjudication, that tool should not be used to diagnose or dictate a
31 treatment plan that intefers with the doctor-patient decision process or deny any
32 benefits that the patient is entitled to under their plan; and be it further

33 **Resolved**, that any AI tool used by third-party payers should not be used to
34 direct patients to specified preferred providers; and be it further

35 **Resolved**, that AI systems should not allow for denial of claims without
36 consultant review.

37

38 **Board Comments:** The Board supports this resolution to encourage dental payers to refrain
39 from using AI for certain aspects of dental claims adjudication.

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41 **BOARD RECOMMENDATION: VOTE YES**

name	yes	no	abstain	absent	name	yes	no	abstain	absent	name	yes	no	abstain	absent
Demas	X				Hills	X				Ramjattansingh	X			
Dominger	X				Jacobs	X				Rothas	X			
Edwards	X				Jacobo	X				Samuels	X			
Gamache	X				Korkosz	X				Scharoff	X			
Giordano	X				Krishnan	X				Stacy	X			
Greenberg	X				Miller	X				Stacey	X			
										Res #7				

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