

## HOUSE REPUBLICAN STAFF ANALYSIS

Bill:	Senate File 470	House Committee:	<b>PASSED 3/4/25 (23-0)</b>
Committee:	Commerce	House Floor:	<b>PASSED 3/19/25 (96-0)</b>
Floor Manager:	Rep. Jacob Bossman	Senate Floor:	<b>PASSED 3/17/25 (46-0)</b>
Date:	March 19, 2025	Governor:	<b>SIGNED 5/1/25</b>
Staff:	Natalie Ginty (5-2063)		

### Dental Insurance

- This bill makes the following changes to dental insurance:
  - Prohibits a dental carrier from denying a claim submitted for an approved for by prior authorization, with certain exemptions.
  - Requires dental carriers to disclose to dental providers whether the covered person's dental care services plan is state regulated.
  - Sets up an appeal process when an overpayment is made to a dental provider by a dental insurer, makes notice requirements regarding overpayments, and allows for withholding on a future claim if certain information is provided.

### Section by Section Analysis

#### Section 1 (Iowa Code 514C.3D) – New Section

Defines “commissioner”, “covered person”, “dental care provider”, “dental care service plan”, “dental care services”, “dental carrier”, and “prior authorization”.

Prohibits a dental carrier from denying a claim submitted for and approved for by prior authorization, and requires the contracted rate to be reimbursed. This section doesn't apply if there is a benefit limitation that was reached after PA was provided, if the service provided fails to support the claim as originally authorized, the service is no longer medically necessary, a different payor is responsible, the claim was submitted fraudulently, the dental provider leaves the network or inaccurate information was provided.

Prohibits this bill from being waived by contract and allows IID to adopt rules.

#### Section 2 (Iowa Code 514C.3E) – New Section

Defines “commissioner”, “covered person”, “dental care provider”, “dental care service plan”, and “dental carrier”.

Requires dental carriers to disclose to a dental care provider through an online portal that the covered person's dental care services plan is state regulated. Requires “state-regulated” to be on insurance cards by July 1, 2025.

#### Section 3 (Iowa Code 514C.3F) – New Section

Defines “dental care provider”, “dental care services”, “dental carrier”, and “overpayment”.

Requires a dental carrier to establish written policies and procedures for a dental provider to appeal an overpayment, that include the ability to appeal within 90 calendar day.

Requires a dental carrier to provide written notice of the overpayment no later than 365 days after the date the payment was made, unless there is fraud, abuse or intentional misconduct by the dental provider.

Allows a dental carrier to recover an overpayment by withholding or reducing another claim if written notice is within 28 calendar day after the other claim, unless there is fraud, abuse or intentional misconduct by the dental provider.

Allows IID to write rules. This bill cannot be waived by contract.