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**Contact:**  
Meredith Krantz  
(630) 947-2385  
meredith@krantzstrategies.com

## **Illinois State Dental Society Announces Patient-Centered “*More for Your Smile*” Legislative Package**

***Legislation aims to deliver more access to care,  
more transparency and more value to Illinois dental care***

**Springfield, IL** – The Illinois State Dental Society joined House and Senate legislators to announce support for key, consumer-centered legislation that will help protect patients by increasing transparency and accountability for dental insurers while ensuring more patient dollars go to patient care.

“Illinois dentists care about their patients and understand the critical role the mouth-body connection plays in their overall physical health. Today, more than half of Americans delay getting medical care — or avoid it altogether — because of burdensome costs, and the most frequently skipped is dental care. This legislation is a significant and necessary step to ensure more access to care, more transparency and more value for dental care in Illinois,” said Eric Larson, Executive Director Illinois State Dental Society.

Sponsored by Representative Jennifer Gong-Gershowitz (D-Glenview) and Senator Laura Fine (D-Glenview), the *More for Your Smile* legislative package would require dental insurance companies to spend 80 percent of premiums on dental benefits and quality improvement instead of administrative expenses. Other dental reform bills being introduced include regulations related to virtual credit cards, and network leasing.

The *More for Your Smile* legislative package accomplishes the following:

- **Ensures Patient Dollars Directed to Patient Care:** Protects patient dollars by requiring dental insurance carriers to spend at least 80 percent of premium dollars on patient care rather than administrative costs, salaries, and profits. Carriers that do not meet this minimum standard would have to refund the difference to covered individuals and groups. Carriers would be required to disclose administrative costs and other financial information annually to the Department of Insurance. This policy has demonstrated broad public support. In 2022, 72 percent of Massachusetts voters approved a similar language at the ballot box. **HB 2070/SB 1287.**
- **Requires Safeguards for Network Leasing:** Establishes safeguards for patients and dentists by requiring dental plans to be more transparent when leasing their dental networks and gives dentists certain negotiating capabilities while ensuring no provider is canceled for declining to participate in the new leased network. **HB 2072/ SB 1288.**

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*More for Your Smile* is an initiative of the **Illinois State Dental Society**.  
Visit [MoreForYourSmile.com](http://MoreForYourSmile.com) to learn more.



- **Bans Fees from “Virtual Credit Cards”:** Protects dentists from incurring increased costs associated with Virtual Credit Card transaction fees. Currently, these transaction fees make reimbursement amounts lower than the negotiated rate and can be implemented without a dentist's consent. **HB 2071/SB 1289.**

“Health and dental insurance is intended to help patients manage risk and afford necessary care — not help insurers generate excessive profits and maintain high administrative costs. This legislation will result in better dental benefits and care for patients – and it will empower working families across Illinois to seek the dental care they need,” said Representative Jennifer Gong-Gershowitz.

“Dental insurance plans receive little accountability on how they spend their patient premiums, in some cases, as much as 40 percent of premiums go towards excessive administrative costs. This must change. Our package will protect the consumer by reducing out-of-pocket costs for dental patients, making access to dental care and procedures more affordable and encouraging people who may avoid the dentist due to cost, receive the dental care they need,” said Senator Fine (D-Glenview).

“Dentists across our state take our commitment to protecting our patients seriously and we know the current insurance system is not working. We want our patients to receive necessary care and getting the maximum value from their dental insurance plans and this legislation is critical to ensuring overall health of patients across Illinois,” said Dr. Lawrence White.

“Our profession is dedicated to helping others achieve their best health, and among our top values is our willingness to stand together and raise our collective voices when it matters most for our patients. This legislation marks a bold step toward creating a dental benefits system in Illinois that is truly beneficial for all,” said Dr. Cheryl Watson-Lowry.

“My patients continue to voice their concerns over diminishing value in their dental benefit plans, with some choosing to forgo essential care as a result. Our smiles are a reflection of our health, and our dental health should never be compromised. This package is a critical step toward holding insurance companies accountable for providing patients with the access to care they deserve,” said Dr. Maggie Schaefer Gilpin.

The Illinois State Dental Society is requesting patients to contact their state elected officials to urge them to support the *More for Your Smile* legislative package today and visit [MoreForYourSmile.com](http://MoreForYourSmile.com) to learn how they can get involved and make their voices heard.

### **About the Illinois State Dental Society**

Founded by dentists in Chicago in 1865, the Illinois State Dental Society is the leading advocate for oral health in Illinois and is responsible for ensuring the professional success of its members and optimizing the oral health of Illinois citizens through education, legislation, and communication.

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