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**Minutes of the Michigan Dental Association
Committee on Governmental and Insurance Affairs
May 7, 2021 – 9:00 a.m.
Zoom Video Conference**

Attended

Gabe Holdwick, DDS, chair
Jason Mashni, DDS, vice chair
Deb Peters, DDS, member
Saranna Berger, DDS, member
Daniel Miller, DDS, member
Connie Verhagen, DDS, MS, member (for a portion)
Michael Maihoffer, DDS, MDA president-elect
Bill Sullivan, JD, MDA vice president of advocacy and professional relations
Josh Kluzak, MDA manager of government and insurance affairs
April Stopczynski, MDA manager of access and prevention
Kesha Dixon, MDA government and insurance affairs/access assistant
Lynn Aronoff, MDA grassroots coordinator (for a portion)
Peter Ruddell, JD, consultant

Absent

Elizabeth Ralstrom, DDS, member
Sarah Tomaka, DDS, member
Laura Hagerty, student member
Brianna Kosecki, student member

Call to order and roll call

The meeting was called to order at 9:03 a.m. A quorum was present.

Approval of the agenda

The CGIA unanimously approved the agenda.

Introduction to the CGIA

Following the MDA's House of Delegates meeting each spring, the MDA begins a new year of governance. This year the CGIA has a new chair, vice chair, and four new members. Therefore, MDA staff provided committee members with an overview of the CGIA. The overview included the committee roster, scope, legislative accomplishments, and legislative priorities.

House Bill 4359 – CRNAs scope of practice

The CGIA reviewed House Bill 4359, sponsored by State Rep. Mary Whiteford (R-Casco Twp.). This bill would expand the scope of practice of Certified Registered Nurse Anesthetists (CRNAs) to allow them to perform certain procedures independently of a supervising physician. For example, if passed into law, this bill would allow CRNAs to practice in dental offices without the dentist obtaining additional training.

48 The CGIA decided to take no action on the bill because the CGIA did not feel the bill
49 would have a big enough impact on dentistry to justify getting politically involved. The
50 CGIA discussed potential benefits of the bill such as increasing access to anesthesia
51 services for dental patients, and negative impacts such as allowing lesser trained
52 midlevel providers to perform comprehensive anesthetic procedures.

53

54 **Network leasing legislation**

55 The MDA is currently working with stakeholders on legislation to add transparency to
56 networking leasing. Network leasing is when a dental benefit company sells or leases
57 their network of dentists to another dental benefit company. This results in dentists
58 unknowingly participating with numerous dental benefit companies with various fee-
59 schedules. Based on member inquiries, this is a growing problem. Adding transparency
60 will allow dentists to know when their network gets leased and who it gets leased to.

61

62 Many states have already passed laws regarding network leasing. In addition, the ADA
63 worked with a national insurance trade group, the National Council of Insurance
64 Legislators, to develop model legislation most stakeholders can agree with. The
65 National Association of Dental Plans has also endorsed similar legislation in other states.

66

67 Current MDA policy on network leasing refers to the ADA model language for network
68 leasing laws:

69

70 *Resolved, that the MDA support developing legislation to protect dentists and*
71 *patients from network sharing agreements using the ADA Policy on Network*
72 *Rental Laws as a guide.*

73

74 Based on this information and what other states have been able to accomplish, the
75 CGIA believes the following provisions should be included in network leasing legislation
76 in Michigan:

- 77 • Require dental benefit companies and network leasing companies to notify
78 contracted dentists when their network is leased or sold to another dental
79 benefit company.
- 80 • Require dental benefit companies and network leasing companies to disclose to
81 contracted dentists all of the dental benefit companies that have rights to their
82 network (i.e. a regularly updated website listing the dental benefit companies
83 with leased access).
- 84 • Allow contracted dentists to opt-out of network leasing agreements if the original
85 contract is with a dental benefit company. An opt-out provision would not apply
86 to dentists who are contracted with network leasing companies.
- 87 • Third parties must comply with original contract and not apply additional
88 discounts.

89

90 The CGIA did not pass any recommendations on to the MDA Board of Trustees because
91 the MDA already has policy on network leasing legislation. The CGIA requested to
92 discuss the use of virtual credit card payments by insurance companies at the next
93 meeting.

94

95 **Administrative rules update**

96 Tracking and participating in the administrative rule making process is an important
97 function of the MDA. Administrative rules are created by the state Board of Dentistry
98 and are enforced as laws.

99
100 MDA staff gave the CGIA an overview of the administrative rule making process and
101 the roles the MDA and CGIA play in the process. The committee was also provided a
102 summary of the most recent rules that went into effect on April 27, 2021. The new rules
103 include dental therapy licensing standards, regulation of digital scanning, and
104 expanding the scope of practice of RDAs.

105
106 The Board of Dentistry plans on reopening the rules soon in order to create rules to
107 implement the dental specialty law and update the dental therapy rules regarding
108 clinical training supervision.

109

110 **Student debt recommendations**

111 In December of 2020, the MDA Board of Trustees asked the CGIA to develop a plan to
112 address student debt based on the recently adopted MDA policy on student debt:

113

114 *Resolved, that the MDA recognizes the student debt crisis and its effect on Michigan*
115 *dentists. The MDA is committed to alleviating this burden on member dentists and*
116 *dental students by focusing on these areas:*

- 117 • *Reducing the cost of dental school tuition.*
- 118 • *Supporting favorable financial policies, such as refinancing opportunities,*
119 *reducing interest rates, and tax incentives.*
- 120 • *Supporting policies and opportunities that provide loan forgiveness and/or*
121 *repayment, scholarships, and grants.*
- 122 • *Supporting economic policies that will continue to encourage*
123 *underrepresented minority dental student recruitment and enrollment in dental*
124 *programs.*

125

126 To develop recommendations, the CGIA reconvened the CGIA student debt
127 workgroup. Workgroup members included Drs. Gabe Holdwick (chair), Jason Mashni,
128 Sarah Tomaka, Vince Lizzio, and Kyle Mulder, as well as UDM dental student Brittany
129 Schweiger. The workgroup held three meetings and developed a two-pronged
130 approach for the MDA to help member dentists address the student debt crisis: engage
131 the dental schools and educate dental students and members. Here are the
132 workgroups recommendations:

133

134 **Engage dental schools**

135 Considering one of the primary causes of student debt is the rising cost of
136 education, the MDA Board of Trustees should select representatives to meet with
137 the two Michigan dental schools regarding the following topics:

- 138 • Tuition transparency.
 - 139 ○ How is tuition configured?
 - 140 ○ How are tuition funds allocated?
- 141 • What efforts are the schools currently making to reduce the cost of
142 tuition?

- 143 • What are the schools currently doing to educate students on student
144 loan debt?
145 o Is there a point-person on staff to answer student's questions or
146 provide guidance?
147 • Are the schools making an effort to educate incoming students about
148 student loan debt?
149

150 **Educating students and members**

151 The MDA's goal should be for students and members to see the MDA as the go-
152 to source for student debt resources. The MDA chooses to invest in the profession
153 and future members while in dental school by providing resources through all
154 four years of dental school to educate and assist students with understanding
155 and managing educational debt.
156

157 Resources:

158 The primary access point to the MDA's student debt resources should be the
159 MDA website, ideally as a webpage labeled "Student Debt Resource Center."
160

161 Resources should include:

- 162 • Educational videos primarily focused on the fundamentals of loans
163 and debt. These should focus on financial literacy such as the
164 meanings of loan principal, interest, and compound interest, and
165 explanations about the overall mechanics of student loans.
- 166 • Real-life examples. Videos of dentists from various perspectives
167 talking about their experiences living with student loan debt.
168 Examples of perspectives include dentists with families, dentists
169 working in public health, dentists who purchase a practice, etc.
- 170 • The new MDA mentor program should include a section for student
171 debt, which would connect young dentists with dentists who have
172 experienced living and practicing with student debt. Mentors
173 should receive specialized training in counseling mentees about
174 student debt and lifestyle "creep."
- 175 • Establish a list of loan repayment programs and scholarship
176 opportunities. In addition, develop testimonial videos of dentists
177 who have utilized these resources explaining how the programs
178 work.
- 179 • Endorse a financial advisor and loan refinancing entity. The
180 financial advisor should have specific guidance for addressing
181 student debt and preferably have a one-time consultation option.
- 182 • Include links to the dental school's financial aid representatives.

183 Engagement:

184 The MDA should engage students and members as many ways as possible. The
185 goal should be to establish the MDA as the go-to source for student debt
186 information and direct students and members to the MDA website. Engagement
187 should include student lunches and dinners, new dentist lounge events, and
188 social media. The content of these engagements should be centered around
189 the fundamentals of loans and debt rather than vendors and technical services

190 like refinancing. Speakers should consist of member dentists who have
191 experience with living and practicing with student debt.

192
193 The workgroup discussed legislative action but decided not to include it into the
194 recommendations for several reasons. First, current MDA policy provides adequate
195 direction to the MDA legislative team to inform legislators about student debt and
196 support relevant policy proposals. The MDA legislative team already performs these
197 tasks, including meeting with legislators to inform them of the impact student debt has
198 on dentistry. In addition, state government has limited power to reduce student debt
199 burdens.

200
201 **Legislative and insurance update**

202 The CGIA received updates on legislation dealing with telehealth, PPE sales and use
203 tax, dental specialties, and appropriations. The committee was also updated on a new
204 implicit bias training requirement.

205
206 **Access to Care Committee update**

207 The CGIA received updates on efforts to increase access to hospital dentistry, a survey
208 regarding dentists treating pregnant women, and the impact staff shortages are having
209 on non-profit clinics and the Donated Dental Services program.

210
211 **ADA liaison reports**

212 The ADA Council on Ethics, Bylaws and Judicial Affairs is working on contradicting ADA
213 policies regarding patient location between the ADA policy on teledentistry and the
214 ADA policy on patient autonomy.

215
216 **Dental student reports**

217 Both dental school representatives were absent from the meeting.

218
219 **Adjournment**

220 The meeting was adjourned by the chair at 11:48 a.m.