



SB 2231

Hearing Date: Tuesday, March 11, 2025
ND House Human Services Public Hearing

Providing Testimony:
Tammy King, Executive Director
Bridging the Dental Gap
Bismarck ND

Position: In support of SB 2231

Chair Ruby and honorable members of the Human Services Committee

My name is Tammy King and I am the Executive Director of Bridging the Dental Gap (BDG). I am here in support of Senate Bill 2231 to include adult dental benefits to Medicaid Expansion.

Please allow me to provide you with a little information about Bridging the Dental Gap. BDG is a non-profit stand-alone dental clinic located in Bismarck ND. BDG is not a free clinic and does not receive any state or federal funding. All funding comes from the revenue received from insurance reimbursement and payments from patients along with funding raised from grants and fundraising events. All staff are paid, and we do not have any volunteer dentists at this time.

The mission of BDG is to improve access to dental care for those receiving ND Medicaid benefits, those who are uninsured and under-insured and for low-income members of the community. BDG provides dental care in an 8-operator clinic as well as outreach to long-term care facilities in Bismarck. When BDG began, dental services were provided to people living within a 50-mile radius from Bismarck. Currently, the clinic provides dental care to people across the entire state of North Dakota due to the large number of dentists who are not accepting new patients with ND Medicaid. As of January 1, 2025, BDG has current patients in every county in the state of North Dakota, except for four counties.

Fifty-five percent of BDG patients receive ND Medicaid and 15% receive some other form of insurance which is mostly Medicare supplemental insurances. The remaining 30% of patients are at or below 200% of the Federal Poverty Guidelines and qualify for a sliding fee scale discount based on their income and household size. In 2024, BDG is provided \$479,780 in discounts to those who qualified for the sliding fee scale. Our patients consist of people of all ages, from all walks of life, with various degrees of limitations and barriers and for almost all, no place else to go for dental care.



I think we can all understand and agree that oral health care is very important and goes hand-in-hand with the complete medical well-being of a person. Oral health care does not stop being important at the age of 20. Many of the people seen at BDG have not seen a dentist in years, some have never been to a dentist. Access to quality dental care makes it easier for people to eat healthy food, improves their ability to find employment, provides them with a healthy smile to boost their self-esteem and provides them with the power to maintain a healthy lifestyle.

Coming from a providers' perspective there are a few frustrations when it comes to the lack of dental care available for adults with Medicaid Expansion. Many adults come to our office thinking that they have Medicaid but find out it's Medicaid Expansion. Most do not know that Medicaid Expansion does not cover dental care. It's confusing for everyone, and it's left up to our front desk staff to educate the patient.

I'm going to run a couple of scenarios by you that occur in our office daily. Please note that if a person is on Medicaid one month, they may be changed to Medicaid Expansion the next month; and vice versa.

Scenario 1: Patient comes in with an insurance card that reads "North Dakota Medicaid" and includes their Medicaid number. We look them up in the ND Medicaid database and it states that they have Medicaid Expansion. We let the person know that they have Medicaid Expansion, and that it does not cover dental care. After confusion and some arguing, the patient says "OK, so what does that mean". We let them know that we can offer a discount based on their income and household size.

Our front desk staff tells me that that this scenario occurs to around 50% of the people who come in with Medicaid Expansion. Now, these patients are put in a situation where they thought they had dental coverage and now they panic. We let them know that they are in the right place because we can look at their income and see what kind of discount they will receive. Most are confused and upset but are happy to learn that at least they qualify for discounted dental care. But then there are others who just can't afford the dental care even with the discounts. If this patient had gone to a dental clinic other than a public health clinic they would be charged the full costs for services.

Scenario 2: A patient comes in with ND Medicaid. We see them for a comprehensive exam and put together a treatment plan which includes a denture. We submit the prior authorization to Medicaid and wait and find out the patient is approved for a denture. We start the process of making that denture for the patient. This is a multi-step process over a 4-6 week time period because, as the denture is created, it needs to go back and forth to the dental lab. On step 3 we find out the patient's coverage has been changed from ND Medicaid to ND Medicaid Expansion. We have to put the denture on hold



because ND Medicaid Expansion does not cover dental care, and ND Medicaid will no longer honor the pre-authorization. We advise the patient to make sure they have submitted the correct paperwork or if there are other issues. We wait. If coverage switches back to ND Medicaid, we continue with the treatment plan. If coverage continues with ND Medicaid Expansion, we must inform the patient that the remaining plan for the denture is no longer covered. We ask for their income and household size and see what kind of discount they qualify for on our sliding fee scale for the remaining treatment. Again, the patient is upset and confused because this is not something that was in their budget.

These are just a few of the issues that our staff deal with every single day when it comes to ND Medicaid versus ND Medicaid Expansion. I could imagine that this would be a reason that most for-profit dental clinics in North Dakota are not accepting new ND Medicaid patients at this time. The hassle is just not worth it.

So many of our ND friends and family are falling through the cracks when oral healthcare is not offered to adults receiving ND Medicaid Expansion. We see it every day at BDG. This is why I am in support of Senate Bill 2231.

Thank you for your time.