

Fifth Letter from the ADA Trustee to the NYSDA Components – April 2024
Trustee's Corner

It's hard to believe we are in the spring season of the 2024 year already. Besides a couple of interesting snow episodes around the country, it ended up being a mild winter. I hope everyone made it through relatively unscathed as we approach the warmer weather. My best to all of you and your families.

The ADA is hard at work as we speak. The year 2024 has been termed the "implementation" year due to all the changes that are being incorporated. Year 2025 has been labeled the "growth" year because of the anticipation of seeing the benefits from the previous three years of agreed upon changes at the American Dental Association.

The new operational platform, Sales Force/Fonteva, will go live July 7th, 2024. There has been an extensive amount of testing over the past year by the ADA IT team to prepare the organization for the new system and its applications. Specific training has begun in April and will continue as the system is implemented. As you know, this will replace our current association management system, Aptify, and will be used in support of the entire tripartite. The Customer Relations portion of the system will help us improve specialized communication with each of our members. Instead of generalized, mass emails to all members at periodic, pre-ordained intervals, this system will target each member with specific interests to that member. In other words, help our members succeed, instead of annoying them. I am very excited we are replacing the outdated Aptify system with Salesforce/Fonteva. All our members will start seeing the benefits of this exceptional operational platform by the end of the summer.

The new Membership Pilot Program had the finishing touches put on it at the end of March. Currently, there are five states participating in the pilot beginning in January 2025. The program is looking toward potentially incentivizing and customizing membership to facilitate joining and keeping monthly payments to continue ongoing membership. Times have changed in membership financial protocols and the ADA needs to change with them. Discussions will take place at the ADA House of Delegate meeting in October of 2025 after information and data has been collected from the pilot program.

ADA Dentist and Student Lobby Day took place in Washington, DC from April 7th through April 9th. A new attendance record, which included approximately 335 dentists and over 700 students, gathered at the Capitol to explain the positions the dental profession feel is critical to take care of our patients the best way possible. Issues including the Dental and Optometric Care Access Act, specific student debt issues and particular workforce items, including reauthorizing the Action for Dental Health Act of 2023, were discussed in congressional offices to stress the oral health and overall health of the citizens of America. Thank you to all the dentists and students who attended this very important event. Please make sure you share this information with our fellow colleagues and students who were unable to participate. The more information that is transferred, the more knowledgeable all of us are on the critical issues dentistry faces today.

I am thrilled to announce the ADA will be expanding its footprint in the financial ancillary services area. It has been decided to take part in the credit union arena. The ADA already participates in other financial services for members, including different forms of disability and life insurance plans, but this will be our first venture with a credit union. This will give our members a chance to borrow funds from a pooled source of deposits at a lower interest rate. The goal is to offer a package by the middle of 2025. Stay tuned for further details. This is a great example of your ADA hard at work and thinking outside the box to offer tangible benefits for our members.

As many of you know, there has been several different states around the country working on Medical Loss Ratio legislation, specifically tied to dental insurance. Because of laws implemented through the Affordable Care Act, all medical insurance companies are required to spend a certain percentage of their premiums on patient care and quality measures. This is not true with dental insurances for dental services. Massachusetts set the bar at the end of 2022 with establishing a Dental Loss Ratio of 83% through a state ballot initiative. Since then, state societies have been working to achieve similar results. A large percentage of states do not offer ballot initiatives, and legislation is the only pathway. Concurrently, ballot efforts are extremely expensive. In November of 2023, the ADA agreed to a National Coalition of Insurance Legislators (NCOIL) initiative with the National Association of Dental Providers (NADP). The model included public transparency of dental insurance company financials, setting of a specific DLR being placed on dental plans that are repeatedly below one standard deviation below the average of all the plans in the state, and a rebate to patients when the dental insurers have DLRs below what has been set for them. That percentage will be calculated from existing DLRs of current dental insurance

companies in each state. This model can be used as a starting point for negotiations within each state. The New York State Dental Association is currently supporting sponsored legislation in the state legislature promoting all the aforementioned initiatives with a DLR of 82%. Both of our sponsors, Senator Neil Breslin and Assemblyman David Weprin, are chairs of their perspective NYS insurance committees and members of the executive committee of NCOIL.

I wish all of you a pleasant summer season and I will be in touch with another installment of the Trustees' Corner at the end of September.

Sincerely, Brendan

Brendan Dowd DDS
ADA Trustee, Second District