



ISSUE BRIEF

**ACT NOW: Protect Negotiated Discounts,
Oppose the DOC Access Act (H.R.3461, S.1793)**

The “Dental and Optometric Care Access Act” (DOC Access Act) eliminates basic consumer protections and increases costs for consumers with dental benefits.

We urge you to oppose the DOC Access Act.

KEY CONCERNS:

- **Prohibits consumers discounts for certain services.** Dental plans cover a wide array of dental services. Most plans have an annual maximum benefit per plan year that is rarely hit and keeps premiums affordable. The DOC Access Act would prohibit dental plans from ensuring consumers continue to benefit from negotiated discounts after maximums are reached.
- **Imposes higher, unanticipated out-of-pocket costs for consumers.** The DOC Access Act would eliminate contracted fee discounts, subjecting consumers to unexpected bills for basic services after plan maximums and limitations.
- **Limits employer flexibility and reduces product choices.** Employers are active in dental policy design including coverage levels and plan limitations. Negotiated discounts increase the scope of benefits while keeping premiums affordable, thereby increasing the overall value of the program for employers and employees.
- **Interferes with private contracts between dentists and carriers.** The DOC Access Act interferes with agreed upon contracted fees and other terms of private contracts between carriers and providers, legislating changes in contractual agreements that are confusing and financially harmful to consumers.



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