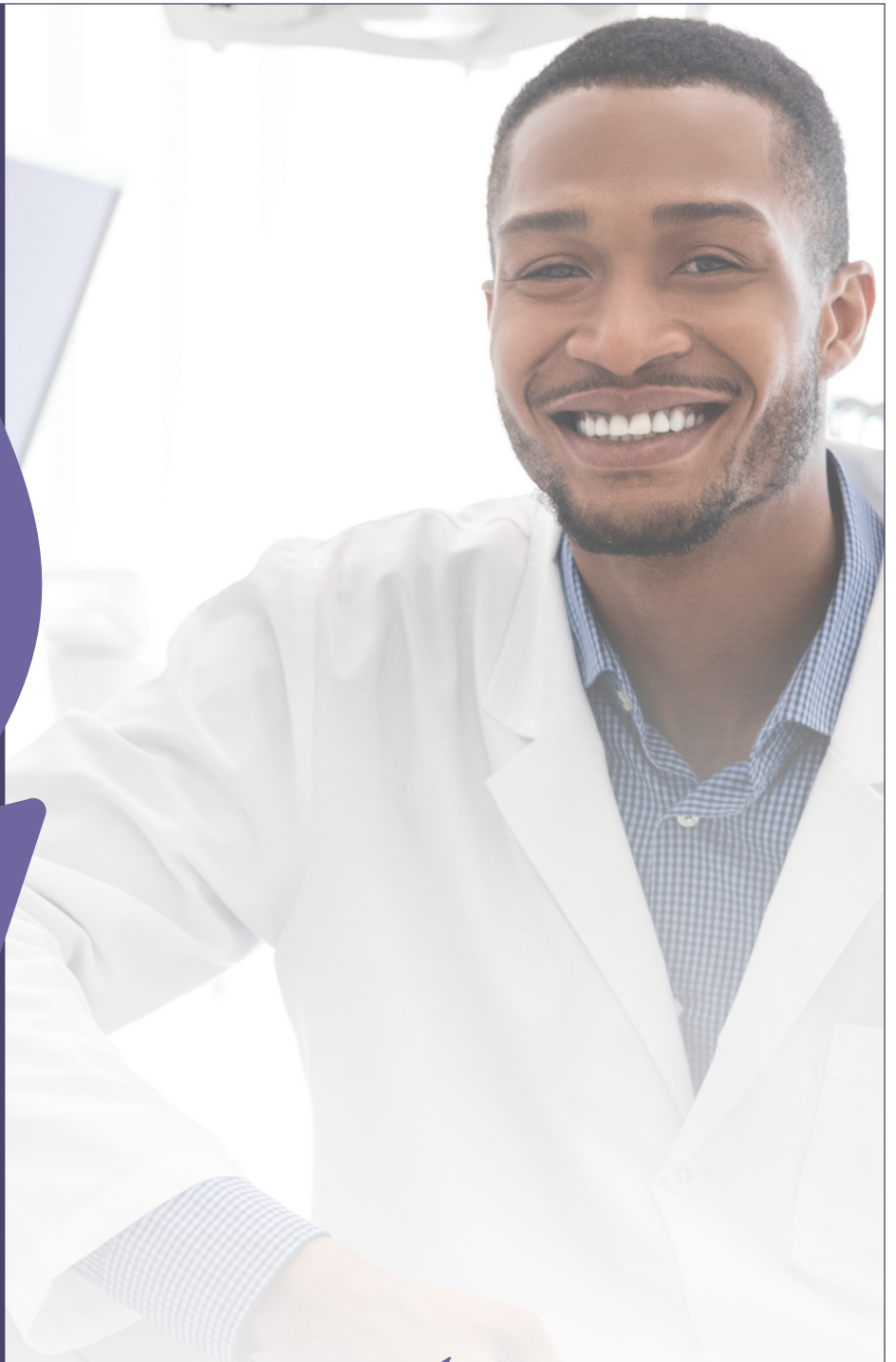


*We represent
medical professionals dedicated
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accurate, and effective dental
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citizens and residents at the
most affordable price.*

*We understand
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with the decision-
makers that matter.*

Join us!

SCMDA.ORG




SCMDA

SOUTH CAROLINA MINORITY DENTAL ASSOCIATION

Founding Advisory Board

Isaiah L Davis Jr • John Dingle • Isaiah L. Davis Sr.

Colleague,

As you know, over the past twenty years, we have witnessed private insurance companies influence policymakers to take an aggressive and detrimental stance towards the Dentistry profession. Because of this policy-focused effort, we have watched actions that have limited dental professionals from providing the best and most cost-efficient services for our patients. As with most things, minorities in the industry have suffered even more under these anti-dental health policies and regulations. I believe it is time we organize. I think it's time for us to fight back!



Dr. Isaiah Davis, Jr.

The SC Minority Dental Association (SCMDA) represents medical professionals dedicated to providing the best, most accurate, and effective dental care for all South Carolina citizens and residents at the most affordable price. We understand the power of advocacy and the importance of fighting for our interests with the decision-makers that matter. In 2022, SCMDA will be strong and loud advocates for all dental professionals that work every day to keep all South Carolinians and Americans smiling.

I invite you to join us. I hope that you will.

Sincerely,

Dr. Isaiah Davis, Jr.

Founder, SC Minority Dental Association

SCMDA mission/purpose

Over the past two decades, government and private insurance companies have taken **aggressive and detrimental actions** towards the Dentistry profession. Their efforts and actions have led to limiting dental professionals from providing the best and most cost-efficient services for their patients. Most medical professionals covering all fields understand the importance of dental hygiene and how it can significantly impact a person's overall health.

In contrast, the government at both the federal and state levels has followed **private insurance companies' profits** and has become **increasingly hostile** towards dentistry. As a result, unlike other medical disciplines, the government and private insurance companies treat dental services for patients in need as more of an elective and not a necessity.

Through **overburdening regulations and policies**, they make decisions that trump dental professionals' medical advice. The **intrusion of government** and private insurance results in dental professionals forced to offer **only unnecessary and invasive procedures**, which are often more expensive than their family dentist's advice.

In rural and economically disadvantaged communities, government and private insurance intervention in the field ultimately **leads to patients being denied care** or being **priced-out of treatment** options, and far too many times downgraded to less effective alternatives.

Furthermore, government and private insurance companies continue to **place unfair and overbearing regulations** that directly impact dentistry as a local and community small-business. This **unfair financial treatment** increases the possibility of local and community dentist offices closures.

The SC Minority Dental Association represents medical professionals dedicated to providing the best, most accurate, and effective dental care at the most affordable price for all South Carolina citizens and residents.

SCMDA is dedicated to fighting government and private insurance companies when they ...

- Assault and intrude on the field of dentistry
- Overrule the advice of dental professionals about what is best for their patients
- Make dental health and care a necessity and not an elective for only the wealthy in urban communities.

SCMDA calls for immediate reform and action toward ...

- **Ending the downgrading** of services, procedures, and options for patients by government regulations and private insurance companies' policies. (Ex. Missing Tooth Clause)
- **Ending the practice** of government and private insurance companies' regulations and policies trumping dental medical advice for unnecessary, more invasive and/or expensive treatment options.
- **Ending the unfair auditing** and financial bound waiting-periods imposed through government regulations and private insurance companies' policies.

SCMDA priority legislation

H. 4588

Filed by Rep. Deon Tedder (District 109 – Charleston)

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38-71-235 SO AS TO PROHIBIT THE INCLUSION OF ALTERNATE BENEFIT CLAUSES IN DENTAL POLICIES ISSUED IN THIS STATE.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 71, Title 38 of the 1976 Code is amended by adding:

"Section 38-71-235. (A) For purposes of this section, an 'alternate benefit clause' is a provision in a dental policy which provides that when a less expensive dental procedure that serves the same function is available, the insurer only will provide coverage for the less expensive procedure, despite the recommendation of a different procedure by the dentist. Any difference in cost between the less expensive dental procedure and the dental procedure recommended by the dentist must be paid for by the subscriber.

(B) Any dental plan issued to subscribers in this State may not include an alternate benefit clause."

SECTION 2. This act applies to contracts entered into, amended, extended, or renewed after June 30, 2022.

SECTION 3. This act takes effect upon approval by the Governor.

H. 4589

Filed by Rep. Deon Tedder (District 109 – Charleston)

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 38-71-236 SO AS TO PROHIBIT THE EXCLUSION OF PREEXISTING CONDITIONS IN DENTAL POLICIES ISSUED IN THIS STATE.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 1, Chapter 71, Title 38 of the 1976 Code is amended by adding:

"Section 38-71-236. A dental plan issued in this State may not deny a benefit for covered dental services to treat conditions existing prior to the date the coverage begins."

SECTION 2. This act applies to contracts entered into, amended, extended, or renewed after June 30, 2022.

SECTION 3. This act takes effect upon approval by the Governor.