

Subject:  NEW! What You Need to Know| ASDA Advocacy Newsletter

Dear UMSOD Community,

We're excited to launch a **brand-new initiative** this year through ASDA at the University of Maryland School of Dentistry (UMSOD) — the **Advocacy Newsletter** — designed to keep our student body informed, empowered, and engaged in the changing world of dental legislation.

The information in this update is provided by the ASDA Legislative Committee for educational purposes only. It does not necessarily reflect the official views or positions of all students at UMSOD, the University of Maryland School of Dentistry, the University of Maryland, Baltimore, or any affiliated entity.

You'll receive a curated update covering the latest policies, laws, and regulatory decisions impacting all of us — from **pre-dental students** to **dental students, residents, faculty, and practicing dentists**.

 Why does this matter to you?

Because decisions made today — on **student loan policies, licensure pathways, tax laws, insurance reimbursements, and Medicaid funding** — will shape our professional future.

Whether you're just starting your dental journey or preparing to open your own practice, these issues affect your finances, your training, your career options, and the patients you serve.

So let's dive into what's happening this month 

1. Major Federal Legislation Signed – “One Big Beautiful Bill Act” (H.R. 1)

This sweeping bill has **significant implications for students and dentists**:

-  **Pass-through deduction preserved** – Important for dental practice owners structured as S-corporations or LLCs.
-  **Graduate PLUS Loans eliminated** – Students will need to rely more heavily on private loans or new federal caps.
-  **Changes to income-driven repayment (IDR) and potential restrictions to Public Service Loan Forgiveness (PSLF) programs.**
➡ Next steps: Review your loan options and speak with UMB Student Financial Aid if you have questions: <https://www.umb.edu/fin/>

Source: ADA News – July 2025 <https://adanews.ada.org/ada-news/2025/july/3-things-you-missed-in-government-this-week>

<https://www.asdanet.org/index/get-involved/advocate/issues-and-legislative-priorities/Dental-Student-Debt>

2. ADA Pushes for Federal Regulatory Relief

The ADA submitted comments urging the Dept. of Health & Human Services to:

- Simplify credentialing for Medicare Advantage and Medicaid plans.
- Standardize prior authorization and claim forms.
- Reduce the administrative burden on small practices under the No Surprises Act. This is an ongoing effort to protect the clinical time and financial stability of all dentists.

Source: ADA Government Affairs – August 2025 <https://adanews.ada.org/ada-news/2025/july/ada-urges-hhs-to-reduce-dental-regulations-that-burden-providers>

3. State-Level Legislative Wins

Maryland

- **SB 749 Licensure Reciprocity Law** – Requires the MD Dental Board to license out-of-state applicants in **15 business days**. Huge win for practice mobility!
- **SB 988 School-Based Oral Health Task Force** – Will evaluate and enhance children's access to dental care across Maryland schools. Dr. T.P. Sivakumar, a pediatric dentist based in Frederick, MD, will serve as the MSDA representative on the School-Based Oral Health Task Force. Dr. Vineet Dhar, UMSOD faculty member, will serve as the alternate representative for MSDA on the School-Based Oral Health Task Force. Dr. Dhar shared that his role will be to provide evidence-based insights to support the lead representative, Dr. T.P. Sivakumar, in advancing access to preventive dental care for children in Maryland schools.

Source: Maryland General Assembly 2025 Session

<https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/sb0749?ys=2025RS>



4. Insurance Reform Momentum

Several states have passed or introduced legislation addressing:

- **Assignment of benefits:** The Maryland State Dental Association (MSDA) is proposing legislation for the 2026 session to enable “Assignment of Benefits” (AoB) in dental practices. Currently, only medical practices in Maryland can request that patients’ insurance payments be made directly to the provider; if passed, this would allow dental patients to assign their benefits directly to their dentist, should the patient choose. For more background, please see Dr. Charles Doring, President-Elect of MSDA attached resolution being presented to the MSDA House of Delegates in September.
- **Virtual credit card restrictions**
- **Dental loss ratio (DLR) transparency:** DLR in Maryland is currently reported combined with the Medical Loss Ratio (MLR), which skews dental spending figures because medical claims are substantially costlier. Dr. Doring is scheduled to meet in September with Marie Grand, Secretary of the Maryland Insurance Administration (MIA), to request separate reporting of DLR from MLR. This change would enable more accurate transparency in dental-related premium spending and may guide future legislation. The target standard is typically that 83% of premium dollars go toward patient care, with the remaining 17% designated for administrative costs and potential profit.
- **Network leasing disclosures**

These are part of a broader push ADA supports to create more fairness and transparency in dental insurance markets.

[Source: ADA State Public Affairs Program]

<https://www.ada.org/resources/practice/dental-insurance/advocacy/state-based-policy-reform-efforts>

👉 5. AAPD Advocacy Update

The American Academy of Pediatric Dentistry continues to push for:

- Increased Medicaid reimbursement for pediatric dentists

- Title VII pediatric dental training support
- Expanded access to hospital ORs for special needs care
- Continued use of **HCPCS G0330** (ASC dental rehab code)
- For more details on national pediatric dentistry advocacy efforts, visit the [AAPD Advocacy page](https://www.aapd.org/advocacy/): <https://www.aapd.org/advocacy/>

Source: AAPD Legislative Priorities 2025

<https://www.aapd.org/globalassets/aapd-2025-legislative-priorities.pdf>

What This Means for You

Who You Are	Why You Should Care
Pre-Dental Students	Federal aid and GradPLUS changes could affect how you fund dental school.
Dental Students	Stay alert to new repayment models and PSLF limitations.
Residents & Faculty	Loan forgiveness and Medicaid program rules are shifting.
Practicing Dentists	Tax structure preserved, but more reform is coming in insurance and scope of practice.
Practice Owners	Interstate compacts, Medicaid reforms, and claim standardization can reduce red tape.

Take Action

- **Review your student loan strategy** if you're currently or soon to be borrowing.
- **Get involved in ASDA advocacy efforts** — Lobby Day and grassroots campaigns are key ways to make your voice heard. Note: Lobby Day 2026 will be held Sunday March

22 to Tuesday March 24, 2026 at the Marriott Marquis, Washington DC.

- **Explore resources from ADA, AAPD, and MSDA** to stay informed and connected.

Get Involved in Advocacy

Want to make your voice heard on issues that impact dental students and the profession? Sign up for **ASDA Action**: <https://www.asdanet.org/ASDAaction>

ASDA Action is an easy way to stay updated on critical legislative issues and to directly contact your representatives with just a few clicks. By signing up, you'll receive alerts when your voice is needed most—whether it's about student loans, access to care, or the future of dentistry. Together, our collective advocacy can make a real difference.

This is just the beginning of our updates — thank you for reading and staying engaged. If you'd like to contribute to this newsletter, share insights, or help with local advocacy events, feel free to reach out!

Acknowledgment

A special thanks to **Dr. Kate Noonan** for her help in reviewing this newsletter and for guiding us with sources and feedback throughout the process.

We also extend our gratitude to **Dr. Charles Doring**, MSDA President-Elect, for reviewing this newsletter and adding his valuable input, as well as for his leadership in advancing advocacy efforts.

Special thanks to **Dr. Vineet Dhar** for providing input and supporting our advocacy newsletter initiative.

With appreciation,

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