



WEST VIRGINIA
**DENTAL
ASSOCIATION**

2026 WVDA Advocacy Events

Thursday, January 22, 2026

EVENT/MEETING DETAILS

Where: West Virginia Culture Center, Main Hall, 1900 Kanawha Boulevard East, Charleston, WV

Who: West Virginia Dental Association members, State Senate and House of Delegates members and staff, Governor's Office representative (invited).

Your Role: Personal one-on-one connection to advocate for the WVDA proposed legislation.

OVERVIEW OF RECEPTION

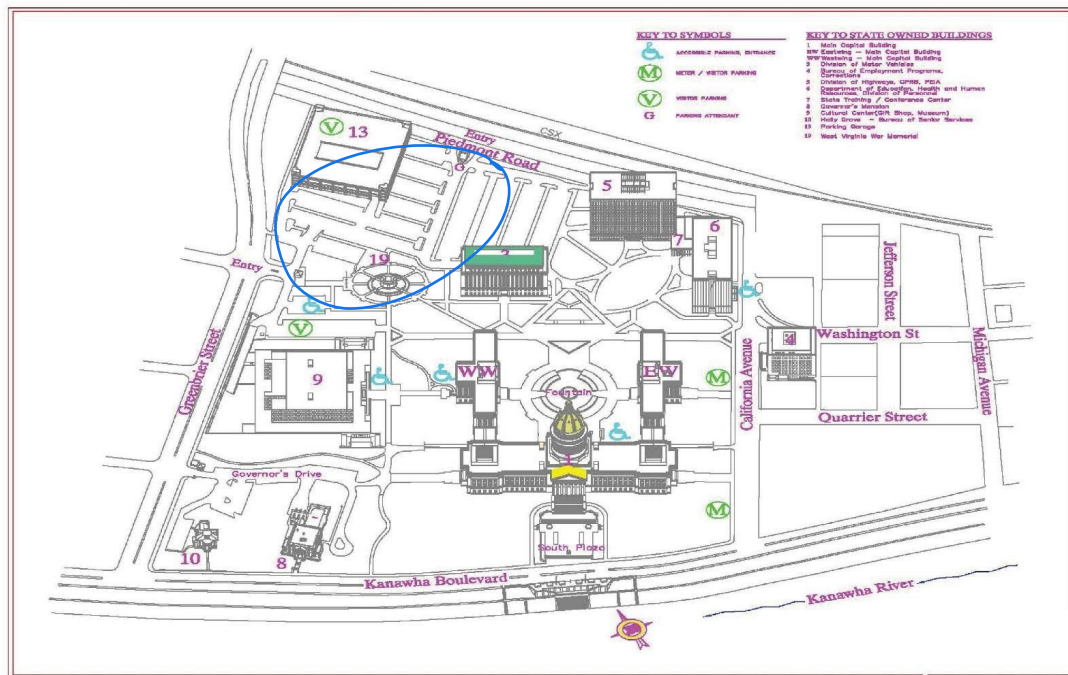
The WVDA Legislative Reception #Toothparty is an informal opportunity for legislators and dentists to visit about issues in a fairly unstructured setting. **The goal of this reception is to nurture dentist-legislator relationships and demonstrate that dentists are paying attention to policy decisions our elected officials are making.**

Reception foods, cocktails, and other beverages are available. The WVDA is hosting the event with a grant from the ADA, so there is no cost to attend.

****Culture Center Parking:** Please use the main parking entrance off Greenbrier Street at the stop light. Turn left at the parking hut and park in any available spots. *Please see map below.*

West Virginia State Capitol Maps

State Capitol Grounds



*****park in blue circle off Greenbrier Street

RUN OF EVENT

- 4:45 PM Arrive at Culture Center, make a nametag, greet dentists
- 5:00 PM Legislators may begin arriving
- Speak with legislators and other dentists
- 6:30 PM Reception Ends

Please Join Members of the



WEST VIRGINIA
DENTAL
ASSOCIATION

For A Legislative #ToothParty

*Dentists appreciate your public service, and
we would like to thank you personally!*



Thursday, January 22, 2026
5:00 – 6:30pm

West Virginia Culture Center
1900 Kanawha Boulevard, E | Charleston
PLENTY OF PARKING

Enjoy beverages and hors d'oeuvres
by The Olive Tree

RSVP: Susan@wvdental.org or Hallie at 304-539-2742

IMPORTANT NOTES

- At legislative receptions, legislators come and go during the event. They do not stay long. Please make it a point to promptly approach and engage ANY legislator.
- Legislators can be identified by the small round pins they wear on their lapel.
- Legislators do not consistently RSVP to these events, so it is difficult to determine who will attend. We won't have dentists in attendance from all local societies, so we need you to speak with any legislator, not just those from their county/district.
- You are welcome to wear scrubs, business casual attire, or a suit. Legislators will be wearing suits.
- Don't worry about remembering bill numbers. Just remember the general name of the legislation. Legislators will grab WVDA lobbyists at the Capitol to get bill numbers.

LEGISLATION FOR DISCUSSION

Dental Insurance Transparency Act

Bill targets unfair and deceptive practices by dental insurers with:

Virtual Credit Card Payment Reform

- Some insurance companies require dentists to accept claim payment through a virtual credit card, which can include a per-transaction fee of as much as 5%!
- Proposed language does not prohibit this payment method, but require providers be informed of fees associated with payments methods. It also requires insurance carriers to offer an alternative payment method that does not impose fees on providers.
- Over 25 states have passed similar laws, including neighboring states of PA, KY, and MD. The National Council of Insurance Legislators (NCOIL) adopted this reform as part of a model act in 2020.

Transparency of Network Leasing

- Insurance carriers can pawn dentists off to different insurance networks *without the dentist's knowledge or consent*. Dentists have no opportunity to consider, negotiate, or accept/reject the terms, conditions, and fee schedules.
- Patients and providers should be fully informed partners with dental carriers when providing care. This allows genuine discussions around financial planning for dental procedures.
- Over 30 states have passed similar laws, including neighboring states of OH, KY, and VA. The National Council of Insurance Legislators (NCOIL) adopted this reform as part of a model act in 2020.

Medical Loss Ratio Transparency

- The WV Office of the Insurance Commissioner (OIC) currently collects MLR/DLR percentages in their rates/filing submissions from each insurance carrier.
- These MLR/DLR percentages are VERY hard to identify as there are over 1,000 documents an individual must filter through to access the information. A very challenging exercise!
- Proposed language will require the OIC to provide the information in a yearly summarized chart. This transparency will allow consumers and dentists to understand what percentage of premiums are going towards care vs. administrative costs.

Establishment of a minimum Dental Loss Ratio (DLR)

- Medical insurance requires a 90% loss ratio, so 90% of patient premiums are for patient care. But dental insurance is the wild west, there are currently no loss ratios required.
- Up to 50% of dental insurance premiums are kept by carriers to cover administrative costs, whereas medical insurance only allows carriers to retain 10-15%.
- A minimum dental loss ratio would be established of 85%
- This will put dental insurance on parity with medical insurance and patients will receive more value!

Medicaid Credentialling Bill (HB 4335)

Chairman of the House Health Committee, Delegate Evan Worrell (R-Cabell) has proposed a Universal Credentialing Application to expedite provider credentialing.

The WV Dental Association supports this bill and encourages legislators to pass it.

IMPORTANT NOTES

- Advocacy training is to discuss our policy issues, as well as the competing issues at play.
- Attire at the Capitol is business. However, scrubs or your white coats distinguish you as a dental professional. Please wear your scrubs to you are comfortable and you stand out as dental professionals.
- Lunch will be box lunches from Heavenly Ham. I will order a variety of ham, turkey, and salads.
- In advance, please think of how the issues listed below specifically effect your business.

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RELEVANT DENTISTRY DATA FOR MEETINGS

- Over 850 licensed dentists in West Virginia
- Over 83% of dentists in our state trained at West Virginia University-School of Dentistry.
- 78% of licensed dentists belong to the WV Dental Association.
- The WV Dental Association advocates, the WV Board of Dentistry regulates.
- Dentistry in WV is still 95% small business. The national trend of private equity/corporate dentistry has not infiltrated our state yet.
- Dental Offices in WV have a \$1.8 billion annual economic impact.

ADA American
Dental
Association®

Economic Impact of Dental Offices
in West Virginia



\$1.8 billion

ANNUAL ECONOMIC IMPACT GENERATED
BY DENTAL OFFICES

\$2.1 million

AVERAGE ANNUAL ECONOMIC IMPACT
PER DENTIST PER YEAR



DENTAL OFFICES SUPPORT

 **9.6 thousand jobs** IN WEST VIRGINIA
EACH YEAR

1 = 1.4

EVERY JOB IN A DENTAL OFFICE GENERATES
1.4 ADDITIONAL JOBS IN OTHER SECTORS
OF THE ECONOMY

For detailed methodology and analysis of economic impact for each state visit [ADA.org/economicimpact](https://ada.org/economicimpact).

For more information, visit [ADA.org/HPI](https://ada.org/HPI) or contact the Health Policy Institute at hpi@ada.org.