



Maryland Community Health System

Committee:	Senate Finance Committee
Bill Number:	Senate Bill 120 - Health Insurance - Required Benefits for Dental Preventive Care – Frequency Limitation Interval (Healthy Moms and Family Smiles Act)
Hearing Date:	February 4, 2026
Position:	Support with Amendment

The Maryland Community Health System supports *Senate Bill 120 - Health Insurance - Required Benefits for Dental Preventive Care – Frequency Limitation Interval (Healthy Moms and Family Smiles Act)* with an amendment. The legislation provides that dental insurers must reduce frequency limits on coverage of preventative dental care from 120 days to 90 days categories.

MCHS is a network of federally qualified health centers providing somatic, behavioral health, and dental care to underserved communities across Maryland. We support Senate Bill 120 because the American Diabetes Association recommends teeth cleanings every three months for people at high risk.ⁱ Maryland has prioritized diabetes prevention and treatment as part of the AHEAD Model.ⁱⁱ

We have noted that Maryland law does not actually require coverage of two teeth cleanings a year, although that is standard coverage for carriers. If the Committee wanted to take an additional step with Senate Bill 120, we would recommend an amendment that requires coverage of preventative services twice a year for patients with normal risk and four times a year for higher risk patients.

Thank you for your consideration of our testimony. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ https://diabetes.org/health-wellness/keeping-your-mouth-healthy#:~:text=The%20ADA%20also%20recommends:%20*%20Using%20fluoride,any%20changes%20in%20your%20health%20or%20medications

ⁱⁱ https://www.medchi.org/Portals/18/AHEAD%20State%20Agreement%20Section%20Slides%2010_29_24%20FINAL.pdf