



MARYLAND
CATHOLIC
CONFERENCE

February 4, 2026

Senate Bill 120

**Health Insurance - Required Benefits for Dental Preventive Care - Frequency
Limitation Interval (Healthy Moms and Family Smiles Act)
Senate Finance Committee**

Position: Favorable

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 120 shortens from 120 to 90, the maximum interval of days that certain carriers may impose as a frequency limitation on dental preventive care; and applying the Act to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2027.

This legislation strengthens access to preventive dental care by ensuring that carriers may not impose frequency limitations requiring preventive services to be provided at intervals greater than 90 days. Under the bill, if dental preventive care is a covered benefit, carriers must allow individuals to access that care as medically appropriate throughout the plan year, rather than restricting visits to rigid annual schedules. Allowing more frequent preventive dental visits is especially important for children and other high-risk patients who may require multiple cleanings or screenings within a short period due to developmental stages, medical conditions, or elevated risk of decay. Preventive care during childhood is not optional or cosmetic—it is foundational to healthy development and can prevent the need for painful, invasive, and costly procedures later in life.

Preventive dental services, including cleanings, examinations, and fluoride treatments, are most effective when provided every 3 to 4 months. At these intervals, providers can detect early signs of tooth decay and gum disease before they progress into serious conditions requiring extensive treatment. Consistent preventive care reduces bacterial buildup, supports overall health, and protects long-term oral health outcomes.

Preventing disease is also significantly more cost-effective than treating it. Patients who receive regular preventive dental care spend less time undergoing complex procedures and incur substantially lower lifetime dental costs than those who delay or forgo care. The average Medicaid enrollee with five continuous years of preventive care experienced 43% lower costs than an individual who received no preventive dental care at all.¹ These savings benefit not only families but also the broader health care system.

Poor oral health has been linked to a wide range of negative health outcomes, including infections and chronic conditions, making access to preventive dental care an essential component of comprehensive health care. Expanding timely access to preventive services improves overall health outcomes and reduces long-term system costs. Health care is so important for full human dignity and so necessary for the proper development of life that it is a fundamental right of every human being.²

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB 120**.

Thank you for your consideration.

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC9303757/>

² <https://www.chausa.org/news-and-publications/publications/health-progress/archives/march-april-2010/ethics---catholics-understand-health-care-as-a-right#:~:text=Pope%20John%20XXIII%20stated%20straightforwardly,within%20the%20Catholic%20social%20tradition>