



Mission: To improve public health in Maryland through education and advocacy ***Vision:*** Healthy Marylanders living in Healthy Communities

WRITTEN TESTIMONY IN SUPPORT OF SENATE BILL 120
Health Insurance - Required Benefits for Dental Preventive Care - Frequency
Limitation Interval (Healthy Moms and Family Smiles Act)
Committee: Finance
By: Maryland Public Health Association (MdpHA)
Hearing Date: February 4, 2026

Chair Beidle, Vice-Chair Hayes, and members of the Senate Finance Committee, thank you for this opportunity to testify in favor of SB 120, which proposes to shorten insurance frequency limitations on preventive dental care to improve access to timely, evidence-based oral health services for families and pregnant individuals.

Oral health is a critical yet often overlooked component of overall health and well-being. Preventive dental care plays a vital role in reducing dental caries, periodontal disease, adverse pregnancy outcomes, and avoidable emergency department visits. In Maryland, disparities in oral health outcomes persist across income, race, and geography, with pregnant individuals and children disproportionately affected by barriers to timely preventive dental services^{1,2,3}. Senate Bill 120 addresses one such barrier by shortening the maximum interval that carriers may impose as a frequency limitation on dental preventive care from 120 days to 90 days. This change reflects current clinical evidence demonstrating that more frequent preventive dental visits are medically appropriate for individuals at higher risk of oral disease, including pregnant people, individuals with chronic conditions such as diabetes, and children with elevated caries risk.

Peer-reviewed research has consistently shown that increased access to preventive dental care is associated with reduced incidence of dental disease, lower rates of costly restorative procedures, and decreased emergency department utilization for non-traumatic dental conditions^{3,4}. For pregnant individuals, regular preventive dental care has been

¹ American College of Obstetricians and Gynecologists. (2013). Oral health care during pregnancy and through the lifespan. Committee Opinion No. 569. Accessed 1/30/2026. <https://www.acog.org/clinical/clinical-guidance/committee-opinion/articles/2013/08/oral-health-care-during-pregnancy-and-through-the-lifespan>

² American Dental Association. (2023). Caries risk assessment and preventive interventions. Accessed on 1/30/2026. <https://www.ada.org/resources/ada-library/oral-health-topics/caries-risk-assessment-and-management>

³ Singhal, A., Chattopadhyay, A., Garcia, A. I., Adams, A. B., & Cheng, D. (2014). Disparities in unmet dental need and dental care received by pregnant women in Maryland. *Maternal and child health journal*, 18(7), 1658–1666. <https://doi.org/10.1007/s10995-013-1406-7>

⁴ Griffin, S. O., Jones, J. A., Brunson, D., Griffin, P. M., & Bailey, W. D. (2012). Burden of oral disease among older adults and implications for public health priorities. *American Journal of Public Health*, 102(3), 411–418.

linked to improved maternal oral health and reduced risk of adverse outcomes such as preterm birth and low birth weight ^{1,5}. Arbitrary frequency limitations imposed by insurers undermine these benefits by delaying clinically necessary care.

SB 120 promotes health equity by ensuring that insurance benefit design aligns with evidence-based preventive care standards rather than rigid time-based restrictions. Importantly, the bill does not mandate coverage for services not otherwise required by law, nor does it eliminate reasonable utilization management; rather, it modernizes insurance practices to reflect current public health and clinical guidance. By removing unnecessary barriers to timely preventive dental care, SB 120 supports improved oral health outcomes, reduces long-term health care costs, and advances Maryland's commitment to preventive, person-centered care, particularly for families and pregnant individuals most at risk.

The Maryland Public Health Association urges a favorable report on Senate Bill 120.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.

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⁵ George, A., Johnson, M., Blinkhorn, A., et al. (2011). Promoting oral health during pregnancy: Current evidence and implications for Australian midwives. *Journal of Clinical Nursing*, 20(7–8), 1136–1146.