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**Committee:** Senate Finance Committee

**Bill Number:** Senate Bill 808 – Health Insurance - Provider Panels - Requirements

**Hearing Date:** March 4, 2026

**Position:** Support

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The Maryland Dental Action Coalition (MDAC) strongly supports *Senate Bill 808 – Health Insurance - Provider Panels - Requirements*. The bill streamlines the credentialing process with all types of insurers, including commercial dental insurance.

MDAC supports this bill because 61% of Marylanders have dental coverage through commercial insurance.<sup>1</sup> We want to take every step to facilitate enrollment of dental providers into commercial network in an efficient manner. Senate Bill 808 will improve access to dental care by:

- **Streamlining Enrollment in Commercial Plans through CAQH:** CAQH is an online credentialing platform that shares credentialing applications from providers to insurers. The bill requires all insurers, including dental insurers, to allow providers to submit credentialing applications through CAQH. This requirement will significantly reduce the administrative burden on dental providers for credentialing, thus allowing them to redirect more resources to patient care.
- **Moving Dentists into Networks at a Quicker Pace:** Current law allows dental insurers to take up to 120 days to process a completed credentialing application. This timeframe is decades old and based on a paper-based credentialing process. The bill recognizes that credentialing applications can be processed more quickly with today's technology, thus proposing to reduce the timeframe to a maximum of 30-days processing time. This bill will allow dentists to move into commercial networks at a quicker pace and expand access to care.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>1</sup> NADP Maryland Fact Sheet, 2024

***Optimal Oral Health for All Marylanders***