



10015 Old Columbia Road, Suite B-215
Columbia, Maryland 21046
www.mdac.us

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 Dental Action Coalition (MDAC) 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.

The most common form of preventative dental care is teeth cleanings, also known as prophylaxis. While not required under law, most dental plans provide for coverage of two teeth cleanings a year. The law permits dental insurers to impose up to 120 days waiting period between teeth cleanings. SB 120 proposes to reduce that waiting period to 90 days.

MDAC supports the direction of SB 120, which recognizes that some patients should not wait 120 days for their next teeth cleaning. Some high-risk patients need up to 4 cleanings a year, including patients with gum diseases or diabetes.^{i, ii, iii} Some dental insurers may already provide coverage for more frequent cleanings. If the Committee wanted to provide a consistency frequency standard, MDAC suggests consideration of an amendment that establishes a standard that carriers provide coverage of dental preventative services for twice a year for patients with normal risk and four-times a year for patients with higher risk.

We ask for a favorable report with the amendment. We would be pleased to work with the sponsor, Committee, and other stakeholders on this issue. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

Optimal Oral Health for All Marylanders

ⁱ <https://aap.onlinelibrary.wiley.com/doi/pdf/10.1902/jop.2003.74.9.1395>

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

ⁱⁱⁱ <https://www.nidcr.nih.gov/health-info/oral-hygiene#:~:text=A%20medical%20expert%2C%20like%20a%20doctor%2C%20is,dentist%20for%20routine%20check%20ups%20and%20professional%20cleaning>

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