Fee Capping Legislation Map

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A non-covered service is a dental treatment or service that is not covered or reimbursed by the patient's dental benefit plan. When a patient receives a treatment that is considered to be a non-covered service, he or she is responsible for paying for the service. Even though the patient is responsible for payment, the practice fee may still be controlled by a contracted plan's fee schedule, unless your state has adopted a fee capping law.

Thirty-six states have now passed a law prohibiting fee capping. In those states, PPO plans cannot control fees for noncovered services provided for patients covered under fully insured plans that are regulated by state law. However, laws prohibiting fee capping do not apply to federal or self-funded (ERISA) plans. More patients fall under the self-funded (ERISA) plans than traditional insurance plans.

The following is a map indicating those states that have passed a law prohibiting fee capping. Keep in mind that insurance plans are governed by the state in which they are purchased, not the state in which the insured lives.

