

## Commentary

# Illinois State Dental Society announces patient-centered ‘more for your smile’ legislative package

*Legislation aims to deliver more access to care, more transparency, more value to Illinois dental care*

The Illinois State Dental Society joined House and Senate legislators to announce support for key, consumer-centered legislation that will help protect patients by increasing transparency and accountability for dental insurers while ensuring more patient dollars go to patient care.

“Illinois dentists care about their patients and understand the critical role the mouth-body connection plays in their overall physical health. Today, more than half of Americans delay getting medical care — or avoid it altogether — because of burdensome costs, and the most frequently skipped is dental care. This legislation is a significant and necessary step to ensure more access to care, more transparency and more value for dental care in Illinois,” said Eric Larson, Executive Director Illinois State Dental Society.

Sponsored by Representative Jennifer Gong-Gershowitz (D-Glenview) and Senator Laura Fine (D-Glenview), the More for Your Smile legislative package would require dental insurance companies to spend 80 percent of premiums on dental benefits and quality improvement instead of administrative expenses. Other dental reform bills

being introduced include regulations related to virtual credit cards, and network leasing.

The More for Your Smile legislative package accomplishes the following:

Ensures Patient Dollars Directed to Patient Care: Protects patient dollars by requiring dental insurance carriers to spend at least 80 percent of premium dollars on patient care rather than administrative costs, salaries, and profits. Carriers that do not meet this minimum standard would have to refund the difference to covered individuals and groups. Carriers would be required to disclose administrative costs and other financial information annually to the Department of Insurance. This policy has demonstrated broad public support. In 2022, 72 percent of Massachusetts voters approved a similar language at the ballot box. HB 2070/SB 1287.

Requires Safeguards for Network Leasing: Establishes safeguards for patients and dentists by requiring dental plans to be more transparent when leasing their dental networks and gives dentists certain negotiating capabilities while ensuring no provider is canceled for declining to participate in the new leased network. HB 2072/ SB 1288.

Bans Fees from “Virtual Credit Cards”: Protects dentists from incurring increased costs associated with Virtual Credit Card transaction fees. Currently, these transaction fees make reimbursement amounts lower than the negotiated rate and can be implemented without a dentist’s consent. HB 2071/SB 1289.

“Health and dental insurance is intended to help patients manage risk and afford necessary care — not help insurers generate excessive profits and maintain high administrative costs. This legislation will result in better dental benefits and care for patients — and it will empower working families across Illinois to seek the dental care they need,” said Representative Jennifer Gong-Gershowitz.

“Dental insurance plans receive little accountability on how they spend their patient premiums, in some cases, as much as 40 percent of premiums go towards excessive administrative costs. This must change. Our package will protect the consumer by reducing out-of-pocket costs for dental patients, making access to dental care and procedures more affordable and encouraging people who may avoid the dentist due to cost, receive the dental care they need,” said Senator Fine (D-Glenview).

“Dentists across our state take our commitment to protecting our patients seri-

ously and we know the current insurance system is not working. We want our patients to receive necessary care and getting the maximum value from their dental insurance plans and this legislation is critical to ensuring overall health of patients across Illinois,” said Dr. Lawrence White.

“Our profession is dedicated to helping others achieve their best health, and among our top values is our willingness to stand together and raise our collective voices when it matters most for our patients. This legislation marks a bold step toward creating a dental benefits system in Illinois that is truly beneficial for all,” said Dr. Cheryl Watson-Lowry.

“My patients continue to voice their concerns over diminishing value in their dental benefit plans, with some choosing to forgo essential care as a result. Our smiles are a reflection of our health, and our dental health should never be compromised. This package is a critical step toward holding insurance companies accountable for providing patients with the access to care they deserve,” said Dr. Maggie Schaefer Gilpin.

The Illinois State Dental Society is requesting patients to contact their state elected officials to urge them to support the More for Your Smile legislative package today and visit [MoreForYourSmile.com](http://MoreForYourSmile.com) to learn how they can get involved and make their voices heard.



The Illinois Business Journal will be shining a spotlight on the Business of Tourism in Southwestern Illinois and its economic impact on our region for our April issue. If you'd like to be included, contact Charlie Huelsmann at (618) 973-0414 or [chuelsmann@better-news-papers.com](mailto:chuelsmann@better-news-papers.com).

## Pritzker hits the road to sell his budget plan

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One day after delivering his budget address, Gov. JB Pritzker took to the road Thursday, Feb. 16, to rally support for his proposed “Smart Start” program to expand access to preschool and child care throughout the state.

“It is important for us to make sure that every 3- and 4-year-old in Illinois can go to preschool and has child care available to them,” Pritzker said at a preschool in Springfield. “We’re going to put more money into the hands of providers to expand their programs, raise quality and hire more staff.”

The multi-year plan calls for spending \$250 million next year to increase state funding for childcare providers and for early childhood block grants administered by the Illinois State Board of Education. It also includes additional funding for early intervention programs and the Department of Human Services’ home visitation program. Additional funding would be required in subsequent years.

Pritzker said the funding would create 5,000 new preschool spots in the first year, with the ultimate goal of creating 20,000 spots over the next four years.

In addition to the \$250 million, Pritzker is also seeking another \$100 million to expand existing childcare facilities and build new ones; a \$70 million increase in funding for the Child Care Assistance Program for lower-income families; \$12 million for scholarships and apprenticeships to expand the child care workforce; and \$1.6 million to launch a partnership with the Dolly Parton Imagination Library, an initiative to send free books to children under age 5.

“This program will help provide more equitable access to our child care system and allow for more equitable compensation for early childhood educators, regardless of the setting in which they work,” Pritzker said.

Pritzker also made stops Thursday at childcare and pre-K facilities in East St. Louis and Mount Vernon to rally support for his budget plan.

In Springfield, he was joined by local officials and lawmakers, including Sen. Cristina Pacione-Zayas, D-Chicago, who chairs the Senate’s newly formed Early Childhood Education Committee.

“In this, we can actually change life trajectories. We are going to make generational impact,” she said. “And that’s what is so exciting about this because we’re going to ensure equity. We’re going to do this through early care and education so that everyone can thrive.”

Although early childhood education and child care have popular support, Republican lawmakers raised concerns that launching new programs could lead to tax increases or cuts to other essential services in future budget years as spending pressures increase.

Pritzker, however, said the state is in a vastly improved financial condition than when he first entered office because Democrats who control the budgeting process have used surpluses in recent years to pay the state’s debts and pension obligations.

“(It’s) very important to note that every budget that I’ve put forward has had a revenue estimate associated with it that has been conservative and that we have carefully watched throughout the year,” he said.

He noted that in Fiscal Year 2021, at the height of the COVID-19 pandemic, his administration cut more than \$700 million in spending in response to a decrease in revenue.

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## A reader responds: Should American business move toward a four-day workweek?

**EDITOR’S NOTE:** In the January 2023 Illinois Business Journal, the POINT/COUNTERPOINT feature considered the question, “Should American business move toward a four-day workweek?” The IBJ shared reactions to the debate over shifting to a four-day workweek, which until recently had been largely a topic overseas but continues to gain momentum in the United States. A reader recently wrote in to share her thoughts as well. Here’s her response:

“Yes, with the thousands of job losses that are currently happening (Amazon, Google, Facebook, etc.), maybe jobs can be saved through a four-day work week. Then part-time jobs could be three days to

cover for loss. [In] This day and time, even the thought of having to take a pay cut (for a brief period), would not be a popular decision.

The “massive layoffs” are enough. Hopefully there are many other options. It is very hard to get back to a “normal” work environment after leaving it for a period of time.

The recent ODRISA (One Day Rest in Seven Act): Rest for one day in five, rather than in seven.

Since the school districts are also considering four days of school per week (for school age children), it (four day work weeks) would solve another potential problem.

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(EDITOR’S NOTE: The opinions expressed in this publication on its Commentary pages are those of their authors. They do not necessarily reflect the opinions or views of the Illinois Business Journal or its corporate family.)