



Thank you, Senator Argall and members of the committee, for the opportunity to testify today. My name is Dr. Darleen Oleski. I am a general dentist with two practices, one in Scranton and the other in Tunkhannock. I was involved in establishing a federal qualified health center in Lackawanna county, and I also assisted with establishing a dental practice in a community health center in Jermyn. I practiced in this public health setting for seven years. I currently serve as a trustee for PDA and chaired the Government Relations Committee for many years, so I am very familiar with how our members are impacted by dental insurance policies and procedures.

Our members talk to us all the time about problems they have with credentialing. They have difficulty with both commercial carriers and Medical Assistance managed care companies. Current credentialing processes often take months and result in practitioners delaying when they practice or having the administrative and financial burden of seeking reimbursement retroactively. This not only has a negative impact on dental practices. It also potentially impacts patients' ability to access care.

Credentialing delays are particularly difficult for new dentists who apply for associate positions in existing practices or dental residency programs. These recent graduates, most of whom graduate with more than \$300,000 in educational loans, *need* to start their careers to start paying back these loans. These new dentists are frustrated—they earned their dental degree, have their license from the State Board of Dentistry, but are forced to push back when they start treating patients because of unreasonable delays with credentialing. It is especially unreasonable given that that the licensing board already verified most of the same information to grant a license to qualified applicants and that it is easily accessible.

As my colleague noted, Pennsylvania had a negative net migration of dentists, 13.3 percent, from 2014-2024. I would add that additional data from the Health Policy Institute reveal that over the past five years, 90 percent of these dentists have practiced for less than 10 years. We are losing the very dentists we need most—those with the greatest potential for many productive years in practice and the best candidates to fill the void left by our retiring dentists.

I would like to share with you my own personal experience with credentialing. I had problems when I purchased a dental practice in Tunkhannock in September 2024. It took six months with multiple phone calls to multiple insurance companies to complete. I was told by several insurers that they will not use my CAQH account, which houses all of my information, to credential me. I submitted different forms to these insurers, some of which were lost, even though I used the methods requested by them. I actually had to resend my paperwork several times. All of this delayed payment on claims for months. My practice is fee-for-service, which means that patients generally pay in full at the time of service. Unfortunately, the delays with my credentialing delayed the insurers' payment to patients.

An improved credentialing process in Pennsylvania helps dentists manage participation across multiple insurance plans and expands their patient base. It leads to faster approvals of claims, a reduction in delays in reimbursement, and an acceleration of revenue cycles. These things matter to young dentists who are burdened with an incredible amount of debt, faced with the decision on where to begin their dental career. And though they may be largely unaware, these things matter to patients. Minimizing a dental office's administrative burdens and financial concerns gives dentists and the entire dental team more time to focus on patient care. Timely credentialing and payment of claims, whether it be to the dentist or the patient, matters.

A credentialing bill has already been introduced by our esteemed committee chair. We thank Sen. Argall for introducing SB 888 and for continuing to champion issues that are aimed at increasing the dental workforce in Pennsylvania. Rep. Steve Mentzner introduced a companion bill, HB 544, in the House. SB 888 and HB 544 will:

- Require health care providers and insurers to use the Council for Affordable Quality Healthcare, CAQH, credentialing system. Standardized processes minimize the use of paper-based applications (which are lengthy and non-standardized among dental insurers), reducing administrative costs as much as 40 percent. An automated, streamlined system reduces the credentialing process from months to weeks or days.
- Require insurers to notify health care providers within a reasonable amount of time (10 days) when more information is needed to complete an application.
- Limit the credentialing period for complete applications to 45 days.
- Streamline the process for health care providers practicing at multiple locations.

We respectfully request your support for the credentialing legislation introduced by Sen. Argall and Rep. Mentzer.

PDA is happy to work with all of you and the stakeholder community on other policies to grow the dental workforce and incentivize them to practice in rural areas of the state. We believe that improving the business practice environment for dentists will have a profound effect that increases the number of dental practices and expands access to care.

Thank you for your time and attention to this very important issue of improving access to dental services in rural Pennsylvania. Dr. Mancini and I are happy to answer any questions you may have.