



**Comments on the dental health professional
shortage in rural Pennsylvania**

Submitted to:
Pennsylvania Senate Majority Policy Committee

April 8, 2026

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Good afternoon, Chairman and distinguished members of the Pennsylvania Senate Majority Policy Committee. My name is Dr. Roosevelt Allen, and I am the Chief Dental Officer of United Concordia Dental where I oversee the company's professional affairs, dental directors, and clinical and dental policy. It is an honor to be here today to discuss such a critical issue facing our Commonwealth: the pervasive dental shortages and the urgent need for collaborative solutions.

Individual professional and company background

By way of background, I have dedicated over three decades to serving our nation's health, including a distinguished career in the United States Air Force where I retired as a Major General and Chief of the Dental Corps. In that role, I was responsible for health care policy for thousands of military personnel across numerous facilities globally. This provided me with a deep understanding of the complexities involved in ensuring access to quality care. I am also deeply committed to dental education and public health, serving on several boards, including the Harvard School of Dental Medicine's Initiative to Integrate Oral Health and Medicine, and advisory boards for dental schools such as Temple University and New York University.

United Concordia is a Camp Hill, Pennsylvania-based, dentist-led dental insurance company with over 50 years of experience. Our more than 1,100 employees proudly serve over 11.7 million people in all 50 states, the District of Columbia and Puerto Rico. As a subsidiary of Highmark Inc., we are deeply invested in the health and well-being of Pennsylvanians. Our mission extends beyond processing claims; it's about leading initiatives that connect oral health to overall health and ensuring access to care for all.

To give you a better understanding of the scope of United Concordia's business: We offer dental and vision solutions for commercial sale, and partner with health plans and other organizations on commercial, Medicare Advantage, Federal Employee Program, and Medicaid insurance products and services. Our customers include insurance brokers, large/small group employers, state and federal government agencies, partners, dentists and members.

What United Concordia is doing to help

Pennsylvania is currently grappling with a significant and growing dental crisis, driven by several interconnected factors — many already mentioned in the first hearing. First, we observe a profound geographic maldistribution of dental professionals across the state. This creates "dental deserts" in our rural communities, where residents often face long travel times to receive care. Second, economic barriers, particularly low Medicaid reimbursement rates, discourage many dentists from accepting patients who rely on Medical Assistance, leaving our most vulnerable populations underserved. Third, the immense educational debt carried by new dentists often steers them away from practicing in underserved areas, exacerbating the problem. Finally, systemic issues, such as limitations on the scope of practice for hygienists, restrict the capacity and growth of our existing workforce.

United Concordia is not merely observing these challenges; we are actively implementing solutions.

For dentists, United Concordia strengthens relationships with its Medicaid and Medicare providers through various value-based partnerships. These programs encourage proactive patient engagement, with providers receiving incentives for scheduling

examinations, cleanings, and fluoride treatments for both new and returning patients. This helps promote routine dental care and enhances oral and overall health. Incentives are also offered based on the quality of care delivered and positive utilization review outcomes. Our Provider Engagement Program also supports dental care for Medicaid children, promoting best practices such as sending appointment reminders via phone and SMS to reduce no-show rates. Beyond these core incentives, United Concordia enhances provider value through a discounted services program with various vendors and offers free, accredited Continuing Education (CE) courses via CDE World providing valuable professional development opportunities. Additionally, our Provider Loyalty Program, launched in December 2020, rewards providers based on their tenure in the Medicaid network, the volume of Medicaid patients seen, the number of services performed for these patients and the absence of member grievances. A tiered incentive payout is also offered to these providers for consistent high performance.

To minimize long wait times and administrative burdens, we've worked to streamline our process for dentists interested in joining our network, while maintaining compliance with National Committee for Quality Assurance (NCQA) and CMS standards. To give you a sense of our approach, United Concordia maintains a rigorous Utilization Review Accreditation Commission (URAC)-accredited credentialing process to ensure a high standard of care and strict regulatory compliance. In fact, we were one of the first carriers to receive Health Network Accreditation from URAC to demonstrate our commitment to best practices in benefits administration, provider management and patient protection. This credentialing process is mandatory for all dentists prior to network participation, with re-credentialing conducted every three years to ensure ongoing adherence. We optimize efficiency and accuracy by leveraging NCQA and URAC accredited resources like Verifiable and Valenz Health Credentialing, which streamline primary source verifications. The kind of information that's verified through integrated federal and state database inquiries include state dental boards, the Office of Inspector General (OIG), System for Award Management (SAM), and State Medicaid sanctions and exclusions. With the help of these resources, we can typically credential qualified dentists in 12 calendar days or less, minimizing delays.

As an organization that emphasizes the importance of oral and overall health, we are committed to strengthening the communities we serve in Pa. and across the country. One key initiative helping us do this locally is our Healthy Smiles for Miles mobile dental unit tour. Each year, we partner with Highmark Wholecare and Highmark Health to provide free dental services — including exams, cleanings, X-rays, and fluoride and sealant applications — to children, youth and adults enrolled in Medicaid and Pa. Children's Health Insurance Program. Last year, we [held two tours](#) in July and August that stopped at 10 Pa. cities and served 488 members with more than 2,690 free dental procedures — an estimated claims value of over \$79,000. Since the tour began in 2019, dentists and dental hygienists have provided nearly 13,000 free dental procedures, representing a claims value of more than \$234,000, serving over 2,220 members in Pennsylvania.

Additionally, we provide scholarships to dental and dental hygiene students across the state — and nationally, including supporting the University of Pittsburgh's Rural Dental Hygiene Cohort Scholarship Fund. Since 2004, United Concordia has provided over \$1.7 million in financial support to dental and dental hygiene students to help cover the costs of their education. We sponsor organizations like TeamSmile and Mission of Mercy that offer free dental programs, and have committed significant funding to establish a

transportable dental clinic at the William D. Kelley School in Philadelphia to provide care for underserved children and children with disabilities. We're also exploring innovative ways to increase access to care, like our salivary testing pilot for underserved Pennsylvanians with Medicaid and intellectual and developmental disabilities (IDD). Furthermore, we are actively involved in and a proud supporter of the Pennsylvania Coalition for Oral Health in advocating for essential policy changes and workforce development.

Suggestions for the future

I just mentioned a few examples of how United Concordia is working to make a difference, and we pledge that we'll continue our efforts to be a part of the solution. We also believe the legislature can play a transformative role in addressing these challenges. One impactful change would be to return the Medicaid benefit to its prior level in 2011. This crucial step has the potential to significantly decrease overall health care costs for Medicaid members, as it would attract more dentists to accept Medicaid and give underserved patients greater access to care. Research consistently demonstrates that preventive and maintenance dental care leads to improved health outcomes for chronic conditions such as diabetes, cardiovascular disease, respiratory illness and various cancers. Additionally, advocating for and funding an additional dental school in the state, particularly in central Pennsylvania, would significantly fortify our future dental workforce. And finally, expanding the scope of practice for dental hygienists and substantially funding loan repayment programs for dentists practicing in shortage areas would also yield significant benefits.

Addressing these dental shortages will require a multi-faceted approach and sustained commitment from all stakeholders. We stand ready to collaborate with this committee to ensure every Pennsylvanian has access to the oral health care they deserve.

Thank you for your time and attention to this vital issue. I welcome any questions you may have.