



COVID-19 Relief

The American Dental Association (ADA) and the American Student Dental Association (ASDA) would like to thank Congress for its efforts to combat the challenging effects of the COVID-19 pandemic. As you may know, the ADA recommended that dentists close their offices during the spring of 2020 for all but urgent and emergency procedures. During this time, many dentists continued to treat emergency patients in an effort to keep them out of the emergency room and lessen the burden on the medical system.

After dental offices reopened, the COVID-19 relief bills and programs like the Paycheck Protection Program (PPP) and Provider Relief Fund (PRF) helped dentists retain and rehire employees and make updates to their offices to keep everyone safe. Although these programs were a much needed lifeline for dentists, their employees, and their patients, dentists need additional support in order to help ease the economic distress caused by the COVID-19 pandemic.

The ADA and ASDA ask you to support:

- H.R. 2079, the Eliminating the Provider Relief Fund Tax Penalties Act, which would ensure that Provider Relief Fund assistance is not taxable and that expenses tied to this assistance are tax-deductible. This tax relief is critical to ensuring that dentists are able to keep their staff employed and serve their patients safely.
- H.R. 885, the Small Business PPE Tax Credit Act, which would provide small businesses with a tax credit of up to \$25,000 for personal protective equipment (PPE). The majority of dental practices are small businesses, and have had difficulty affording the high costs of PPE. The COVID-19 infection rate is very low among dentists and hygienists due to the use of PPE, and we need to ensure this continues.

Please support dental offices by co-sponsoring H.R. 2079 and H.R. 885 and the equivalent Senate bills, when introduced.

Information

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Ensuring Lasting Smiles Act (ELSA)

H.R. 1916/S. 754

The American Dental Association (ADA) and the American Student Dental Association (ASDA) strongly support H.R. 1916/S. 754, the Ensuring Lasting Smiles Act (ELSA), and urge you to co-sponsor this important bipartisan bill. By doing so, you can have a positive impact on Americans, including your constituents, who suffer from a congenital anomaly.

ELSA was introduced in the House and Senate on March 16 by Representatives Anna Eshoo (D-CA) and Drew Ferguson (R-GA) and by Senators Tammy Baldwin (D-WI) and Joni Ernst (R-IA).

The Centers for Disease Control and Prevention (CDC) classifies birth defects as “common, costly, and critical” and says that they affect 1 in 33 newborns born in the United States each year. While these abnormalities can appear cosmetic, they impair the patient’s physical functioning. Craniofacial anomalies like cleft lip and palate or hypodontia (the absence of teeth) interfere with a person’s ability to breathe, speak, and/or eat in a normal manner. Specialized surgery is often needed to correct these anomalies. These procedures are reconstructive in nature and are performed to correct abnormal structures of the body.

Despite this, many insurance companies consider these services to be cosmetic, and while they may cover the preliminary surgeries, will delay or deny follow-up or corrective procedures, including dental work related to the anomaly. This can further delay a child’s developmental milestones.

ELSA would require all private group and individual health plans to cover medically necessary services resulting from a congenital anomaly or birth defect. This would include inpatient and outpatient care and reconstructive services and procedures, as well as adjunctive dental, orthodontic, or prosthodontic support. The bill specifically exempts cosmetic surgery.

As dentists and dental students, we ask you to help patients with craniofacial anomalies by cosponsoring ELSA, H.R. 1916/S. 754.

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Student Loans and Postgraduate Educational Debt

H.R. 1918 and H.R. 2160

The American Dental Association (ADA) and the American Student Dental Association (ASDA) urge you to cosponsor H.R. 1918, the Student Loan Refinancing and Recalculation Act, and H.R. 2160, the Student Loan Refinancing Act. These bills will provide fair and reasonable ways to help offset the unprecedented levels of educational debt that new dentists face at graduation.

Graduate student debt has been rising for decades, even after adjusting for inflation. It has risen to the point that today new dentists with debt are starting their careers owing nearly \$305,000 in educational debt.

In 2020, over three quarters (77 percent) of graduating dental school seniors reported using federal Direct Loans to pay for dental school and, to a lesser extent, Grad PLUS loans (73 percent).^{*} The interest rates and repayment terms for these loans are generally more favorable than private sector loans, but the borrowing terms are still daunting.

The interest rates on Direct Loans can reach as high as 9.5 percent depending on the prevailing interest on the 10-year Treasury note, plus 3.6 percent. The interest rates on Grad PLUS loans can reach as high as 10.5 percent, depending on market conditions. And the interest begins to accrue immediately, which effectively penalizes those enrolled in a postgraduate medical or dental residency program.

One way to mitigate the unprecedented financial challenges that new dentists face at graduation is to lower the interest rates and improve the borrowing terms on federal student loans. The ADA and ASDA urge you to cosponsor the following bills:

H.R. 1918, the Student Loan Refinancing and Recalculation Act

(Rep. John Garamendi, D-CA)

- Provides a chance for borrowers to refinance their federal student loans to take advantage of lower interest rates.
- Eliminates loan origination fees.
- Delays the accrual of interest for many low- and middle-income borrowers while they are in school.
- Allows medical and dental residents to defer payments until after completing their residency programs.

H.R. 2160, the Student Loan Refinancing Act

(Rep. Mark Pocan, D-WI)

- Enables borrowers to refinance their federal student loans every six months to take advantage of lower interest rates.

These bills will not solve the student debt crisis, but they will help offset the unprecedented financial challenges that these essential health care providers face at graduation. Combined with enhanced public service loan forgiveness programs, they may also lead more highly indebted young dentists to practice in underserved areas.

The ADA and ASDA are requesting that you cosponsor H.R. 1918, the Student Loan Refinancing and Recalculation Act, and H.R. 2160, the Student Loan Refinancing Act. We also request that you cosponsor equivalent Senate bills when they are introduced.

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^{*}Istrate EC, Slapar FJ, et al., *Dentists of tomorrow 2020: An analysis of the results of the 2020 ADEA Survey of U.S. Dental School Seniors*, *J Dent Educ.*, February 2021; 85: 427-440.