## AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO SUBTITLE I Offered by M\_.

Strike section 30901 and insert the following:

1	SEC. 30901. ESTABLISHMENT OF DENTAL COVERAGE
2	UNDER THE MEDICARE PROGRAM.
3	Title XVIII of the Social Security Act is amended by
4	adding at the end the following new part:
5	"PART T—VOLUNTARY DENTAL BENEFIT
6	PROGRAM
7	"SEC. 1899T-1. ELIGIBILITY, ENROLLMENT, AND INFORMA-
8	TION.
9	"(a) Provision of Qualified Dental Coverage
10	THROUGH ENROLLMENT IN PLANS.—
11	"(1) In general.—Subject to the succeeding
12	provisions of this part, each part T eligible indi-
13	vidual (as defined in paragraph (3)(A)) is entitled to
14	obtain qualified dental coverage (described in section
15	1899T–2(a)) as follows:
16	"(A) FEE-FOR-SERVICE ENROLLEES MAY
17	RECEIVE COVERAGE THROUGH A DENTAL
18	PLAN.—A part T eligible individual who is not
19	enrolled in an MA plan may obtain qualified

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1	dental coverage through enrollment in a dental
2	plan (as defined in section $1899T-9(a)(14)$ )
3	under this part.
4	"(B) Medicare advantage enroll-
5	EES.—
6	"(i) Enrollees in a plan pro-
7	VIDING QUALIFIED DENTAL COVERAGE RE-
8	CEIVE COVERAGE THROUGH THE PLAN.—A
9	part T eligible individual who is enrolled in
10	an MA or MA-PD plan obtains such cov-
11	erage through such plan.
12	"(ii) Limitation on enrollment of
13	MA PLAN ENROLLEES IN DENTAL
14	PLANS.—Except as provided in clauses (iii)
15	and (iv), a part T eligible individual who is
16	enrolled in an MA plan may not enroll in
17	a stand-alone dental plan under this part.
18	"(iii) Private fee-for-service en-
19	ROLLEES IN MA PLANS NOT PROVIDING
20	QUALIFIED DENTAL COVERAGE PERMITTED
21	TO ENROLL IN A DENTAL PLAN.—A part T
22	eligible individual who is enrolled in an MA
23	private fee-for-service plan (as defined in
24	section 1859(b)(2)) that does not provide
25	qualified dental coverage may obtain quali-

1	fied dental coverage through enrollment in
2	a dental plan.
3	"(iv) Enrollees in MSA plans per-
4	MITTED TO ENROLL IN A DENTAL PLAN.—
5	A part T eligible individual who is enrolled
6	in an MSA plan (as defined in section
7	1859(b)(3)) may obtain qualified dental
8	coverage through enrollment in a dental
9	plan.
10	"(2) Coverage first effective january 1,
11	2029.—Coverage under dental plans, MA-D and
12	MA-PD-D plans shall first be effective on January
13	1, 2029.
14	"(3) Definitions.—For purposes of this part:
15	"(A) PART T ELIGIBLE INDIVIDUAL.—The
16	term 'part T eligible individual' means an indi-
17	vidual who—
18	"(i) is entitled to benefits under part
19	A or enrolled under part B; and
20	"(ii) has an annual income that does
21	not exceed 300 percent of the poverty line
22	for a family of the size involved (geo-
23	graphically adjusted by the Secretary).

1	"(B) MA PLAN.—The term 'MA plan' has
2	the meaning given such term in section
3	1859(b)(1).
4	"(C) MA–D PLAN.—The term 'MA–D'
5	plan means an MA plan that does not provide
6	qualified prescription drug coverage, but that
7	does provide dental coverage.
8	"(D) MA–PD PLAN.—The term 'MA–PD
9	plan' means an MA plan that provides qualified
10	prescription drug coverage.
11	$^{\prime\prime}(E)$ MA-PD-D PLAN.—The term $^{\prime}$ MA-
12	PD-D plan' means an MA plan that provides
13	qualified prescription drug and dental coverage.
14	"(b) Enrollment Process for Dental Plans.—
15	"(1) Establishment of process.—
16	"(A) IN GENERAL.—The Secretary shall
17	establish a process for the enrollment,
18	disenrollment, termination, and change of en-
19	rollment of part T eligible individuals in dental
20	plans consistent with this subsection.
21	"(B) APPLICATION OF MA RULES.—In es-
22	tablishing such process, the Secretary shall use
23	rules similar to (and coordinated with) the rules
24	for enrollment, disenrollment, termination, and
25	change of enrollment with an MA-D or MA-

1	PD-D plan under the following provisions of
2	section 1851:
3	"(i) Residence requirements.—
4	Section 1851(b)(1)(A), relating to resi-
5	dence requirements.
6	"(ii) Exercise of Choice.—Section
7	1851(e) (other than paragraph (3)(A) and
8	paragraph (4) of such section), relating to
9	exercise of choice.
10	"(iii) Coverage election peri-
11	ODS.—Subject to paragraphs (2) and (3)
12	of this subsection, section 1851(e) (other
13	than subparagraphs (B), (C), (E), and (F)
14	of paragraph (2) and the second sentence
15	of paragraph (4) of such section), relating
16	to coverage election periods, including ini-
17	tial periods, annual coordinated election
18	periods, special election periods, and elec-
19	tion periods for exceptional circumstances.
20	"(iv) Coverage Periods.—Section
21	1851(f), relating to effectiveness of elec-
22	tions and changes of elections.
23	"(v) Guaranteed issue and re-
24	NEWAL.—Section 1851(g) (other than
25	paragraph (2) of such section and clause

1	(i) and the second sentence of clause (ii) of
2	paragraph (3)(C) of such section), relating
3	to guaranteed issue and renewal.
4	"(vi) Marketing material and ap-
5	PLICATION FORMS.—Section 1851(h), re-
6	lating to approval of marketing material
7	and application forms. In applying clauses
8	(ii), (iv), and (v) of this subparagraph, any
9	reference to section 1851(e) shall be treat-
10	ed as a reference to such section as applied
11	pursuant to clause (iii) of this subpara-
12	graph.
13	"(C) Special rule.—The process estab-
14	lished under subparagraph (A) shall include, ex-
15	cept as provided in subparagraph (D), in the
16	case of a part T eligible individual who is a full-
17	benefit dual eligible individual (as defined in
18	section 1935(c)(6)) who has failed to enroll in
19	a dental plan or an MA-PD-D plan, for the en-
20	rollment in a dental plan that has a monthly
21	beneficiary premium that does not exceed the
22	premium assistance available under section
23	1899T-14(a)(1)(A)). If there is more than one
24	such plan available, the Secretary shall enroll
25	such an individual on a random basis among all

1	such plans in the dental plan region. Nothing in
2	the previous sentence shall prevent such an in-
3	dividual from declining or changing such enroll-
4	ment.
5	"(D) Special rules for plans that
6	WAIVE DE MINIMIS PREMIUMS.—The process
7	established under subparagraph (A) may in-
8	clude, in the case of a part T eligible individua
9	who is a subsidy eligible individual (as defined
10	in section 1899T-6(a)(3)) who has failed to en-
11	roll in a dental plan or an MA-PD-D plan, for
12	the enrollment in a dental plan or MA-PD-D
13	plan that has waived the monthly beneficiary
14	premium for such subsidy eligible individua
15	under section 1899T-14(a)(5). If there is more
16	than one such plan available, the Secretary
17	shall enroll such an individual under the pre-
18	ceding sentence on a random basis among al
19	such plans in the dental plan region. Nothing in
20	the previous sentence shall prevent such an in-
21	dividual from declining or changing such enroll-
22	ment.
23	"(2) Initial enrollment period.—
24	"(A) Program initiation.—In the case
25	of an individual who is a part T eligible indi-

1	vidual as of November 15, 2029, there shall be
2	an initial enrollment period that shall be the
3	same as the annual, coordinated open election
4	period described in section 1851(e)(3)(B)(iii),
5	as applied under paragraph (1)(B)(iii).
6	"(B) CONTINUING PERIODS.—In the case
7	of an individual who becomes a part T eligible
8	individual after November 15, 2028, there shall
9	be an initial enrollment period which is the pe-
10	riod under section 1851(e)(1), as applied under
11	paragraph (1)(B)(iii) of this section, as if 'enti-
12	tled to benefits under part A or enrolled under
13	part B' were substituted for 'entitled to benefits
14	under part A and enrolled under part B', but
15	in no case shall such period end before the pe-
16	riod described in subparagraph (A).
17	"(3) Additional special enrollment peri-
18	ods.—The Secretary shall establish special enroll-
19	ment periods, including the following:
20	"(A) Involuntary loss of dental cov-
21	ERAGE.—
22	"(i) In general.—In the case of a
23	part T eligible individual who involuntarily
24	loses dental coverage.

1	"(ii) Notice.—In establishing special
2	enrollment periods under clause (i), the
3	Secretary shall take into account when the
4	part T eligible individuals are provided no-
5	tice of the loss of dental coverage.
6	"(iii) Failure to pay premium.—
7	For purposes of clause (i), a loss of cov-
8	erage shall be treated as voluntary if the
9	coverage is terminated because of failure to
10	pay a required beneficiary premium.
11	"(iv) Reduction in Coverage.—For
12	purposes of clause (i), a reduction in cov-
13	erage so that the coverage no longer meets
14	the requirements under section 1899T–2
15	shall be treated as an involuntary loss of
16	coverage.
17	"(B) Errors in enrollment.—In the
18	case described in section 1837(h) (relating to
19	errors in enrollment), in the same manner as
20	such section applies to part B.
21	"(C) Exceptional circumstances.—In
22	the case of part T eligible individuals who meet
23	such exceptional conditions (in addition to those
24	conditions applied under paragraph (1)(B)(iii))
25	as the Secretary may provide.

1	"(D) Medicaid coverage.—In the case
2	of an individual (as determined by the Sec-
3	retary, subject to such limits as the Secretary
4	may establish for individuals identified pursu-
5	ant to section $1899T-3(c)(5)$ ) who is a full-ben-
6	efit dual eligible individual (as defined in sec-
7	tion $1935(e)(6)$ ).
8	"(E) DISCONTINUANCE OF MA-PD-D
9	ELECTION DURING FIRST YEAR OF ELIGI-
10	BILITY.—In the case of a part T eligible indi-
11	vidual who discontinues enrollment in an MA-
12	PD–D plan under the second sentence of sec-
13	tion 1851(e)(4) at the time of the election of
14	coverage under such sentence under the original
15	medicare fee-for-service program.
16	"(4) Information to facilitate enroll-
17	MENT.—
18	"(A) In General.—Notwithstanding any
19	other provision of law but subject to subpara-
20	graph (B), the Secretary may provide to each
21	dental plan sponsor and MA organization such
22	identifying information about part T eligible in-
23	dividuals as the Secretary determines to be nec-
24	essary to facilitate efficient marketing of dental
25	plans and MA-PD-D plans to such individuals

1	and enrollment of such individuals in such
2	plans.
3	"(B) Limitation.—
4	"(i) Provision of Information.—
5	The Secretary may provide the information
6	under subparagraph (A) only to the extent
7	necessary to carry out such subparagraph.
8	"(ii) USE OF INFORMATION.—Such
9	information provided by the Secretary to a
10	dental plan sponsor or an MA organization
11	may be used by such sponsor or organiza-
12	tion only to facilitate marketing of, and en-
13	rollment of part T eligible individuals in,
14	dental plans, MA–D and MA–PD–D plans.
15	"(5) Reference to enrollment proce-
16	DURES FOR MA-PD-D PLANS.—For rules applicable
17	to enrollment, disenrollment, termination, and
18	change of enrollment of part T eligible individuals in
19	MA-PD-D plans, see section 1851.
20	"(6) Reference to penalties for late en-
21	ROLLMENT.—The Secretary shall impose a late en-
22	rollment penalty for part T eligible individuals who
23	enroll in a dental plan or an MA-PD-D plan after
24	the initial enrollment period described in paragraph
25	(2).

1	"(c) Providing Information to Bene-
2	FICIARIES.—
3	"(1) Activities.—The Secretary shall conduct
4	activities, in consultation with the American Dental
5	Association, that are designed to broadly dissemi-
6	nate information to part T eligible individuals (and
7	prospective part T eligible individuals) regarding the
8	coverage provided under this part. Such activities
9	shall ensure that such information is first made
10	available at least 30 days prior to the initial enroll-
11	ment period described in subsection (b)(2)(A).
12	"(2) REQUIREMENTS.—The activities described
13	in paragraph (1) shall—
14	"(A) be similar to the activities performed
15	by the Secretary under section 1851(d), includ-
16	ing dissemination (including through the toll-
17	free telephone number 1-800-MEDICARE) of
18	comparative information for dental plans and
19	MA-PD-D plans; and
20	"(B) be coordinated with the activities per-
21	formed by the Secretary under such section and
22	under section 1804.
23	"(3) Comparative information.—
24	"(A) In general.—Subject to subpara-
25	graph (B), the comparative information re-

1	ferred to in paragraph (2)(A) shall include a
2	comparison of the following with respect to
3	qualified dental coverage:
4	"(i) Benefits.—The benefits pro-
5	vided under the plan, including national
6	covered and non-covered categorizations.
7	"(ii) Monthly beneficiary pre-
8	MIUM.—The monthly beneficiary premium
9	under the plan.
10	"(iii) Quality and Performance.—
11	The quality and performance under the
12	plan.
13	"(iv) Beneficiary cost-sharing.—
14	The cost-sharing required of part T eligible
15	individuals under the plan.
16	"(v) Consumer Satisfaction Sur-
17	VEYS.—The results of consumer satisfac-
18	tion surveys regarding the plan conducted
19	pursuant to section 1899T-3(d).
20	"(B) EXCEPTION FOR UNAVAILABILITY OF
21	INFORMATION.—The Secretary is not required
22	to provide comparative information under
23	clauses (iii) and (v) of subparagraph (A) with
24	respect to a plan—

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1	"(i) for the first plan year in which it
2	is offered; and
3	"(ii) for the next plan year if it is im-
4	practicable or the information is otherwise
5	unavailable.
6	"(4) Information on late enrollment
7	PENALTY.—The information disseminated under
8	paragraph (1) shall include information concerning
9	the methodology for determining the late enrollment
10	penalty under subsection (b)(6).
11	"SEC. 1899T-2. DENTAL BENEFITS.
12	"(a) Requirements.—
13	"(1) Benefits based on federal employee
14	DENTAL INSURANCE.—Subject to subsection (b), for
15	purposes of this part and part C, the term 'qualified
16	dental coverage' means a single set of standardized
17	benefits available nationwide as determined by the
18	Secretary based on the enhanced dental benefits pro-
19	gram for Federal employees described in section
20	8954 of title 5, United States Code, except that the
21	standardized benefits shall include the specific re-
22	quirements described in paragraph (2).
23	"(2) Specific benefit requirements.—The
24	specific requirements described in this paragraph are
25	as follows:

1	"(A) No cost-sharing for preventive
2	BENEFITS.—There shall be no cost sharing for
3	evidence-based preventive benefits.
4	"(B) LIMITED DEDUCTIBLE.—Any deduct-
5	ible under the plan may not exceed
6	\$, and shall not apply to the pre-
7	ventive benefits described in subparagraph (A).
8	"(C) 20 PERCENT COINSURANCE.—There
9	shall be 20 percent coinsurance under the plan
10	for all benefits other than the preventive bene-
11	fits described in subparagraph (A).
12	"(D) Medical necessity.—If the Sec-
13	retary establishes rules regarding medical ne-
14	cessity to adjudicate claims, then such coverage
15	determinations shall be made in consultation
16	with the American Dental Association.
17	"(E) Frequency Limits.—The Secretary
18	shall prescribe risk and evidence-based fre-
19	quency limits for benefits covered under the
20	program in consultation with the American
21	Dental Association.
22	"(b) Coverage Limit.—
23	"(1) In general.—The coverage has a cov-
24	erage limit on the maximum costs that may be rec-

1	ognized for payment purposes (including the annual
2	deductible)—
3	"(A) for 2029, that is equal to \$3,000; or
4	"(B) for a subsequent year, which is equal
5	to the amount specified in this paragraph for
6	the previous year, increased by the annual per-
7	centage increase in the consumer price index for
8	all urban consumers (United States city aver-
9	age) for the 12-month period ending in July of
10	the previous year.
11	"(2) ROUNDING.—Any amount determined
12	under paragraph (1)(B) that is not a multiple of
13	\$10 shall be rounded to the nearest multiple of $$10$ .
14	"(3) Information regarding third-party
15	REIMBURSEMENT.—
16	"(A) Procedures for exchanging in-
17	FORMATION.—The Secretary is authorized to
18	establish procedures, in coordination with the
19	Secretary of the Treasury and the Secretary of
20	Labor—
21	"(i) for determining whether costs for
22	part T eligible individuals are being reim-
23	bursed through insurance or otherwise, a
24	group health plan, or other third-party
25	payment arrangement; and

1	"(ii) for alerting the dental plan spon-
2	sors and MA organizations that offer the
3	dental plans, MA-D, and MA-PD-D plans
4	in which such individuals are enrolled
5	about such reimbursement arrangements.
6	"(B) Authority to request informa-
7	TION FROM ENROLLEES.—A dental plan spon-
8	sor or an MA organization may periodically ask
9	part T eligible individuals enrolled in a dental
10	plan or an MA-PD-D plan offered by the spon-
11	sor or organization whether such individuals
12	have or expect to receive such third-party reim-
13	bursement. A material misrepresentation of the
14	information described in the preceding sentence
15	by an individual (as defined in standards set by
16	the Secretary and determined through a process
17	established by the Secretary) shall constitute
18	grounds for termination of enrollment in any
19	plan under section 1851(g)(3)(B) (and as ap-
20	plied under this part under section 1899T-
21	1(b)(1)(B)(v)) for a period specified by the Sec-
22	retary.
23	"(c) Audits.—To protect against fraud and abuse
24	and to ensure proper disclosures and accounting under
25	this part and in accordance with section 1857(d)(2)(B)

1	(as applied under section $1899T-12(b)(3)(C)$ ), the Sec-
2	retary may conduct periodic audits, directly or through
3	contracts, of the financial statements and records of Den-
4	tal plan sponsors with respect to dental plans and MA or-
5	ganizations with respect to MA-PD plans.
6	"(d) No Waiting Period or Missing Tooth
7	CLAUSES.—Qualified dental coverage under this part may
8	not include any waiting period for such coverage or pre-
9	existing condition exclusions, such as missing-tooth
10	clauses.
11	"SEC. 1899T-3. BENEFICIARY PROTECTIONS FOR QUALI-
12	FIED DENTAL COVERAGE.
13	"(a) Dissemination of Information.—
13 14	"(a) Dissemination of Information.— "(1) General information.—
14	"(1) General information.—
14 15	"(1) General information.— "(A) Application of MA informa-
<ul><li>14</li><li>15</li><li>16</li></ul>	"(1) GENERAL INFORMATION.—  "(A) APPLICATION OF MA INFORMATION.—A dental plan sponsor shall disclose, in
<ul><li>14</li><li>15</li><li>16</li><li>17</li></ul>	"(1) General information.—  "(A) Application of Ma information.—A dental plan sponsor shall disclose, in a clear, accurate, and standardized form to
14 15 16 17 18	"(1) GENERAL INFORMATION.—  "(A) APPLICATION OF MA INFORMATION.—A dental plan sponsor shall disclose, in a clear, accurate, and standardized form to each enrollee with a dental plan offered by the
14 15 16 17 18 19	"(1) GENERAL INFORMATION.—  "(A) APPLICATION OF MA INFORMATION.—A dental plan sponsor shall disclose, in a clear, accurate, and standardized form to each enrollee with a dental plan offered by the sponsor under this part at the time of enroll-
<ul><li>14</li><li>15</li><li>16</li><li>17</li><li>18</li><li>19</li><li>20</li></ul>	"(1) General information.—  "(A) Application of ma information.—A dental plan sponsor shall disclose, in a clear, accurate, and standardized form to each enrollee with a dental plan offered by the sponsor under this part at the time of enrollment and at least annually thereafter, the information.—
14 15 16 17 18 19 20 21	"(1) General information.—  "(A) Application of Ma information.—A dental plan sponsor shall disclose, in a clear, accurate, and standardized form to each enrollee with a dental plan offered by the sponsor under this part at the time of enrollment and at least annually thereafter, the information described in section 1852(c)(1) relating

1	graph (C), including the information described
2	in subparagraph (B).
3	"(B) Specific information.—The infor-
4	mation described in this subparagraph is infor-
5	mation concerning the following:
6	"(i) Access to specific covered dental
7	benefits, including access through dental
8	networks.
9	"(ii) Beneficiary cost-sharing require-
10	ments and how a part T eligible individual
11	may obtain information on such require-
12	ments.
13	"(C) Targeted Provision of Informa-
14	TION.—A dental plan sponsor of a dental plan
15	may, in lieu of disclosing the information de-
16	scribed in subparagraph (B)(vi) to each enrollee
17	under the plan, disclose such information
18	through mail or electronic communications to a
19	subset of enrollees under the plan.
20	"(2) Disclosure upon request of general
21	COVERAGE, UTILIZATION, AND GRIEVANCE INFORMA-
22	TION.—Upon request of a part T eligible individual
23	who is eligible to enroll in a dental plan, the dental
24	plan sponsor offering such plan shall provide infor-
25	mation similar (as determined by the Secretary) to

1	the information described in subparagraphs (A),
2	(B), and (C) of section $1852(c)(2)$ to such indi-
3	vidual.
4	"(3) Provision of specific information.—
5	Each dental plan sponsor offering a dental plan
6	shall have a mechanism for providing specific infor-
7	mation on a timely basis to enrollees upon request.
8	Such mechanism shall include access to information
9	through the use of a toll-free telephone number and,
10	upon request, the provision of such information in
11	writing.
12	"(4) Claims information.—A dental plan
13	sponsor offering a dental plan must furnish to each
14	enrollee in a form easily understandable to such en-
15	rollees—
16	"(A) an explanation of benefits (in accord-
17	ance with section 1806(a) or in a comparable
18	manner);
19	"(B) when dental benefits are provided
20	under this part, a notice of the benefits in rela-
21	tion to the coverage limit for the current year;
22	and
23	"(C) a notification that the explanation of
24	benefits is not intended to steer enrollees to
25	lower cost dentists.

1	Notices under this subparagraph need not be pro-
2	vided more often than as specified by the Secretary.
3	"(b) Access to Dental Benefits.—
4	"(1) Participation of any willing den-
5	TIST.—
6	"(A) In general.—A dental plan shall
7	permit the participation of any dentist that
8	meets the terms and conditions under the plan,
9	regardless of opt-out status in part B of Medi-
10	care.
11	"(B) Credentialing.—Plan sponsors
12	shall collect data to credential dentists using
13	the ADA Credentialing Service powered by
14	CAQH ProView. Secretary shall facilitate
15	agreement among plan sponsors to establish a
16	unified re-credentialing cycle for each provider.
17	"(2) Reduction in co-insurance for use
18	OF BENEFITS IN-NETWORK.—For dental benefits
19	furnished through in-network dentists, a dental plan
20	may, notwithstanding subparagraph (A), reduce co-
21	insurance for part T eligible individuals enrolled in
22	the plan below the level otherwise required. In no
23	case shall such a reduction result in an increase in
24	payments made by the Secretary to a plan.
25	"(3) Network adequacy.—

1	"(A) In General.—The sponsor of the
2	dental plan shall secure the participation in its
3	network of a sufficient number of dentists to
4	ensure convenient access (consistent with rules
5	established by the Secretary).
6	"(B) APPLICATION OF OPM STANDARDS.—
7	The Secretary shall establish rules for conven-
8	ient access to in-network dentists under this
9	subparagraph that are no less favorable to en-
10	rollees than the rules for convenient access to
11	dentists under the enhanced dental benefits
12	program for Federal employees under chapter
13	89A of title 5, United States Code.
14	"(C) ADEQUATE EMERGENCY ACCESS.—
15	Such rules shall include adequate emergency ac-
16	cess for enrollees.
17	"(4) Not required to accept insurance
18	RISK.—The terms and conditions under paragraph
19	(1) may not require participating dentists to accept
20	insurance risk as a condition of participation and
21	shall permit dentists to obtain a real-time, pre-treat-
22	ment estimate from the plan sponsor to minimize
23	unanticipated charges.
24	"(5) Exclusion from Merit-Based Incen-
25	TIVE PAYMENT PROGRAMS.—The Secretary may not

1	require dentists to participate in the Merit-based In-
2	centive Payment System program established under
3	section 1848(q) or any similar program.
4	"(6) Minimum dentist fees.—The Secretary
5	shall require dental plans, MA-D and MA-PD-D
6	plans to pay geographically adjusted fees to dentists
7	based on a fee schedule under which the payment
8	rates are set at least at the 50th percentile for the
9	area based on the most recent survey of dental fees
10	published by the American Dental Association.
11	"(7) Non-covered services not subject to
12	FEE LIMITATIONS.—Neither the Secretary nor any
13	plan sponsor may limit the fees dentists charge en-
14	rollees for any dental service for which no reim-
15	bursement is provided under this part. In this para-
16	graph, the term 'non-covered services' means those
17	services that the plan does not provide an actual re-
18	imbursement when the beneficiary is still within the
19	annual limit, and includes all services above the an-
20	nual limit or beyond established frequency limits.
21	Plan sponsors cannot assign a de minimis charge to
22	call it covered.
23	"(8) Benefits available out-of-net-
24	WORK.—Benefits under the program shall be avail-
25	able when an enrollee chooses an out-of-network pro-

1	vider without limitation to opt-out status of the pro-
2	vider in part B Medicare.
3	"(9) Use of single, uniform exceptions
4	AND APPEALS PROCESS.—Notwithstanding any other
5	provision of this part, each dental plan sponsor of a
6	dental plan shall—
7	"(A) use a single, uniform exceptions and
8	appeals process (including, to the extent the
9	Secretary determines feasible, a single, uniform
10	model form for use under such process) with re-
11	spect to the determination of dental coverage
12	for an enrollee under the plan; and
13	"(B) provide instant access to such process
14	by enrollees through a toll-free telephone num-
15	ber and an Internet website.
16	"(10) Prior authorization.—If a plan spon-
17	sor uses prior authorization for any dental benefit,
18	the plan sponsor must make determinations within
19	5 days of receipt of the request for authorization.
20	"(c) Cost and Utilization Management; Qual-
21	ITY ASSURANCE.—The dental plan sponsor shall have in
22	place, directly or through appropriate arrangements, with
23	respect to covered dental benefits, the following:
24	"(1) A cost-effective utilization management
25	program, including incentives to reduce costs when

1	appropriate, developed in consultation with the
2	American Dental Association and other stakeholders.
3	"(2) Risk and evidence-based frequency limits
4	for dental services as determined by the Secretary in
5	consultation with the Center for Evidence-Based
6	Dentistry of the American Dental Association.
7	"(3) Quality assurance measures and systems
8	to reduce errors and adverse outcomes, including a
9	star-ratings program in consultation with the Amer-
10	ican Dental Association.
11	"(4) A program to control fraud, abuse, and
12	waste. Nothing in this section shall be construed as
13	impairing a dental plan sponsor from using cost
14	management tools (including differential payments)
15	under all methods of operation.
16	"(d) Consumer Satisfaction Surveys.—In order
17	to provide for comparative information under section
18	1899T-1(e)(3)(A)(v), the Secretary shall conduct con-
19	sumer satisfaction surveys with respect to dental plan
20	sponsors and dental plans in a manner similar to the man-
21	ner such surveys are conducted for MA organizations and
22	MA plans under part C.
23	"(e) Grievance Mechanism.—Each dental plan
24	sponsor shall provide meaningful procedures for hearing
25	and resolving grievances between the sponsor (including

any entity or individual through which the sponsor provides covered benefits) and enrollees with dental plans of 3 the sponsor under this part in accordance with section 1852(f). 4 5 "(f) Coverage Determinations and Reconsid-ERATIONS.—A dental plan sponsor shall meet the require-6 7 ments of paragraphs (1) through (3) of section 1852(g) 8 with respect to covered benefits under the dental plan it offers under this part in the same manner as such requirements apply to an MA organization with respect to bene-10 fits it offers under an MA plan under part C. 12 "(g) Appeals.— 13 "(1) IN GENERAL.—A dental plan sponsor shall 14 meet the requirements of paragraphs (4) and (5) of 15 section 1852(g) with respect to benefits in a manner 16 similar (as determined by the Secretary) to the man-17 ner such requirements apply to an MA organization 18 with respect to benefits under the original medicare 19 fee-for-service program option it offers under an MA 20 plan under part C. In applying this paragraph only 21 the part T eligible individual shall be entitled to 22 bring such an appeal. 23 "(2) No waiver of financial liability to

APPEAL A CLAIM DENIAL.—Neither the Secretary

24

1	nor a plan sponsor may require a dentist to hold the
2	beneficiary harmless for denied claims on appeal.
3	"(h) Privacy, Confidentiality, and Accuracy
4	OF ENROLLEE RECORDS.—The provisions of section
5	1852(h) shall apply to a Dental plan sponsor and dental
6	plan in the same manner as it applies to an MA organiza-
7	tion and an MA plan.
8	"(i) Treatment of Accreditation.—Subpara-
9	graph (A) of section 1852(e)(4) (relating to treatment of
10	accreditation) shall apply to a Dental plan sponsor under
11	this part with respect to the following requirements, in the
12	same manner as it applies to an MA organization with
13	respect to the requirements in subparagraph (B) (other
14	than clause (vii) thereof) of such section:
15	"(1) Subsection (b) of this section (relating to
16	access to covered dental benefits).
17	"(2) Subsection (c) of this section (including
18	quality assurance).
19	"(3) Subsection (i) of this section (relating to
20	confidentiality and accuracy of enrollee records).
21	"(j) Requirements With Respect to Sales and
22	MARKETING ACTIVITIES.—The following provisions shall
23	apply to a dental plan sponsor (and the agents, brokers,
24	and other third parties representing such sponsor) in the
25	same manner as such provisions apply to a Medicare Ad-

1	vantage organization (and the agents, brokers, and other
2	third parties representing such organization):
3	"(1) The prohibition under section
4	1851(h)(4)(C) on conducting activities described in
5	section $1851(j)(1)$ .
6	"(2) The requirement under section
7	1851(h)(4)(D) to conduct activities described in sec-
8	tion 1851(j)(2)in accordance with the limitations es-
9	tablished under such subsection.
10	"(3) The inclusion of the plan type in the plan
11	name under section 1851(h)(6).
12	"(4) The requirements regarding the appoint-
13	ment of agents and brokers and compliance with
14	State information requests under subparagraphs (A)
15	and (B), respectively, of section 1851(h)(7).
16	"(k) Program Integrity Transparency Meas-
17	URES.—For program integrity transparency measures ap-
18	plied with respect to dental plan and MA plans, see section
19	1859(i).
20	"SEC. 1899T-4. REQUIREMENTS FOR AND CONTRACTS WITH
21	DENTAL PLAN SPONSORS.
22	"(a) General Requirements.—Each dental plan
23	sponsor of a dental plan shall meet the following require-
24	ments:

1	"(1) Licensure.—Subject to subsection (c),
2	the sponsor is organized and licensed under State
3	law as a risk-bearing entity eligible to offer health
4	insurance or health benefits coverage in each State
5	in which it offers a dental plan.
6	"(2) Assumption of Financial risk for un-
7	SUBSIDIZED COVERAGE.—
8	"(A) In general.—Subject to subpara-
9	graph (B), to the extent that the entity is at
10	risk the entity assumes financial risk on a pro-
11	spective basis for benefits that it offers under
12	a dental plan and that is not covered under sec-
13	tion 1899T-7(b).
14	"(B) REINSURANCE PERMITTED.—The
15	plan sponsor may obtain insurance or make
16	other arrangements for the cost of coverage
17	provided to any enrollee to the extent that the
18	sponsor is at risk for providing such coverage.
19	"(3) Solvency for unlicensed sponsors.—
20	In the case of a dental plan sponsor that is not de-
21	scribed in paragraph (1) and for which a waiver has
22	been approved under subsection (c), such sponsor
23	shall meet solvency standards established by the Sec-
24	retary under subsection (d).
25	"(b) Contract Requirements.—

1	"(1) In General.—The Secretary shall not
2	permit the enrollment under section 1899T-1 in a
3	dental plan offered by a dental plan sponsor under
4	this part, and the sponsor shall not be eligible for
5	payments under section 1899T-6 or 1899T-7, un-
6	less the Secretary has entered into a contract under
7	this subsection with the sponsor with respect to the
8	offering of such plan. Such a contract with a spon-
9	sor may cover more than one dental plan . Such con-
10	tract shall provide that the sponsor agrees to comply
11	with the applicable requirements and standards of
12	this part and the terms and conditions of payment
13	as provided for in this part.
14	"(2) Incorporation of Certain Medicare
15	ADVANTAGE CONTRACT REQUIREMENTS.—Except as
16	otherwise provided, the following provisions of sec-
17	tion 1857 shall apply to contracts under this section
18	in the same manner as they apply to contracts under
19	section 1857(a):
20	"(A) Minimum enrollment.—Para-
21	graphs (1) and (3) of section 1857(b), except
22	that—
23	"(i) the Secretary may increase the
24	minimum number of enrollees required

1	under such paragraph (1) as the Secretary
2	determines appropriate; and
3	"(ii) the requirement of such para-
4	graph (1) shall be waived during the first
5	contract year with respect to an organiza-
6	tion in a region.
7	"(B) CONTRACT PERIOD AND EFFECTIVE-
8	NESS.—Section 1857(c), except that in applying
9	paragraph (4)(B) of such section any reference
10	to payment amounts under section 1853 shall
11	be deemed payment amounts under section
12	1899T-7.
13	"(C) Protections against fraud and
14	BENEFICIARY PROTECTIONS.—Section 1857(d).
15	"(D) Additional contract terms.—
16	Section 1857(e); except that section 1857(e)(2)
17	shall apply as specified to dental plan sponsors
18	and payments under this part to an MA-PD
19	plan shall be treated as expenditures made
20	under part T. Notwithstanding any other provi-
21	sion of law, information provided to the Sec-
22	retary under the application of section
23	1857(e)(1) to contracts under this section
24	under the preceding sentence—

1	"(i) may be used for the purposes of
2	carrying out this part, improving public
3	health through research on the utilization,
4	safety, effectiveness, quality, and efficiency
5	of health care services (as the Secretary
6	determines appropriate); and
7	"(ii) shall be made available to Con-
8	gressional support agencies (in accordance
9	with their obligations to support Congress
10	as set out in their authorizing statutes) for
11	the purposes of conducting Congressional
12	oversight, monitoring, making rec-
13	ommendations, and analysis of the pro-
14	gram under this title.
15	"(E) REQUIREMENT FOR MINIMUM DEN-
16	TAL LOSS RATIO.—If the Secretary determines
17	for a contract year (beginning with 2029) that
18	a dental plan has failed to have a dental loss
19	ratio of at least 0.85—
20	"(i) the dental plan shall remit to the
21	Secretary an amount equal to the product
22	of—
23	"(I) the total revenue of the den-
24	tal plan under this part for the con-
25	tract year; and

1	"(II) the difference between .85
2	and the dental loss ratio;
3	"(ii) for 3 consecutive contract years,
4	the Secretary shall not permit the enroll-
5	ment of new enrollees under the plan for
6	coverage during the second succeeding con-
7	tract year; and
8	"(iii) the Secretary shall terminate the
9	plan contract if the plan fails to have such
10	a dental loss ratio for 5 consecutive con-
11	tract years.
12	"(F) Intermediate sanctions.—Section
13	1857(g) (other than paragraph (1)(F) of such
14	section), except that in applying such section
15	the reference in section $1857(g)(1)(B)$ to sec-
16	tion 1854 is deemed a reference to this part.
17	"(G) Procedures for termination.—
18	Section 1857(h).
19	"(3) Prompt payment of clean claims.—
20	"(A) Prompt payment.—
21	"(i) In general.—Each contract en-
22	tered into with a dental plan sponsor
23	under this part with respect to a dental
24	plan offered by such sponsor shall provide
25	that payment shall be issued, mailed, or

1	otherwise transmitted with respect to all
2	clean claims submitted by dentists under
3	this part within the applicable number of
4	calendar days after the date on which the
5	claim is received.
6	"(ii) CLEAN CLAIM DEFINED.—In this
7	paragraph, the term 'clean claim' means a
8	claim submitted using Form 837D or a
9	claim form of the American Dental Asso-
10	ciation, or such successor form as the
11	American Dental Association may pre-
12	scribe and that does not have any defect or
13	impropriety (including any lack of any re-
14	quired substantiating documentation) or
15	particular circumstance requiring special
16	treatment that prevents timely payment
17	from being made on the claim under this
18	part.
19	"(iii) Date of receipt of claim.—
20	In this paragraph, a claim is considered to
21	have been received—
22	"(I) with respect to claims sub-
23	mitted electronically, on the date on
24	which the claim is transferred; and

1	"(II) with respect to claims sub-
2	mitted otherwise, on the 5th day after
3	the postmark date of the claim or the
4	date specified in the time stamp of the
5	transmission.
6	"(B) APPLICABLE NUMBER OF CALENDAR
7	DAYS DEFINED.—In this paragraph, the term
8	'applicable number of calendar days' means—
9	"(i) with respect to claims submitted
10	electronically, 14 days; and
11	"(ii) with respect to claims submitted
12	otherwise, 30 days.
13	"(C) Interest payment.—
14	"(i) In general.—Subject to clause
15	(ii), if payment is not issued, mailed, or
16	otherwise transmitted within the applicable
17	number of calendar days (as defined in
18	subparagraph (B)) after a clean claim is
19	received, the dental plan sponsor shall pay
20	interest to the dentist that submitted the
21	claim at a rate equal to the weighted aver-
22	age of interest on 3-month marketable
23	Treasury securities determined for such
24	period, increased by 0.1 percentage point
25	for the period beginning on the day after

1	the required payment date and ending on
2	the date on which payment is made (as de-
3	termined under subparagraph (D)(iv)). In-
4	terest amounts paid under this subpara-
5	graph shall not be counted against the ad-
6	ministrative costs of a dental plan.
7	"(ii) Authority not to charge in-
8	TEREST.—The Secretary may provide that
9	a dental plan sponsor is not charged inter-
10	est under clause (i) in the case where there
11	are exigent circumstances, including nat-
12	ural disasters and other unique and unex-
13	pected events, which prevent the timely
14	processing of claims.
15	"(D) Procedures involving claims.—
16	"(i) Claim deemed to be clean.—
17	A claim is deemed to be a clean claim if
18	the Dental plan sponsor involved does not
19	provide notice to the claimant of any defi-
20	ciency in the claim—
21	"(I) with respect to claims sub-
22	mitted electronically, within 10 days
23	after the date on which the claim is
24	received; and

1	"(II) with respect to claims sub-
2	mitted otherwise, within 15 days after
3	the date on which the claim is re-
4	ceived.
5	"(ii) Claim determined to not be
6 A (	CLEAN CLAIM.—
7	"(I) IN GENERAL.—If a dental
8	plan sponsor determines that a sub-
9	mitted claim is not a clean claim, the
10	Dental plan sponsor shall, not later
11	than the end of the period described
12	in clause (i), notify the claimant of
13	such determination. Such notification
14	shall specify all defects or impropri-
15	eties in the claim and shall list all ad-
16	ditional information or documents
17	necessary for the proper processing
18	and payment of the claim.
19	"(II) DETERMINATION AFTER
20	SUBMISSION OF ADDITIONAL INFOR-
21	MATION.—A claim is deemed to be a
22	clean claim under this paragraph if
23	the Dental plan sponsor involved does
24	not provide notice to the claimant of
25	any defect or impropriety in the claim

1	within 10 days of the date on which
2	additional information is received
3	under subclause (I).
4	"(iii) Obligation to Pay.—A claim
5	submitted to a dental plan sponsor that is
6	not paid or contested by the sponsor within
7	the applicable number of days (as defined
8	in subparagraph (B)) after the date on
9	which the claim is received shall be deemed
10	to be a clean claim and shall be paid by
11	the Dental plan sponsor in accordance with
12	subparagraph (A).
13	"(iv) Date of payment of claim.—
14	Payment of a clean claim under such sub-
15	paragraph is considered to have been made
16	on the date on which—
17	"(I) with respect to claims paid
18	electronically, the payment is trans-
19	ferred; and
20	"(II) with respect to claims paid
21	otherwise, the payment is submitted
22	to the United States Postal Service or
23	common carrier for delivery.
24	"(E) ELECTRONIC TRANSFER OF
25	FUNDS.—A dental plan sponsor shall pay all

1	clean claims submitted electronically by elec-
2	tronic transfer of funds if the dentist so re-
3	quests or has so requested previously. In the
4	case where such payment is made electronically,
5	remittance may be made by the Dental plan
6	sponsor electronically as well.
7	"(F) PROTECTING THE RIGHTS OF CLAIM-
8	ANTS.—
9	"(i) In General.—Nothing in this
10	paragraph shall be construed to prohibit or
11	limit a claim or action not covered by the
12	subject matter of this section that any in-
13	dividual or organization has against a pro-
14	vider or a Dental plan sponsor.
15	"(ii) Anti-retaliation.—Consistent
16	with applicable Federal or State law, a
17	Dental plan sponsor shall not retaliate
18	against an individual or provider for exer-
19	cising a right of action under this subpara-
20	graph.
21	"(G) Rule of construction.—A deter-
22	mination under this paragraph that a claim
23	submitted by a dentist is a clean claim shall not
24	be construed as a positive determination regard-
25	ing eligibility for payment under this title, nor

1	is it an indication of government approval of, or
2	acquiescence regarding, the claim submitted.
3	The determination shall not relieve any party of
4	civil or criminal liability with respect to the
5	claim, nor does it offer a defense to any admin-
6	istrative, civil, or criminal action with respect to
7	the claim.
8	"(4) Suspension of payments pending in-
9	VESTIGATION OF CREDIBLE ALLEGATIONS OF FRAUD
10	BY DENTISTS.—
11	"(A) In General.—Section 1862(o)(1)
12	shall apply with respect to a Dental plan spon-
13	sor with a contract under this part, a dentist,
14	and payments to such dentist under this part in
15	the same manner as such section applies with
16	respect to the Secretary, a provider of services
17	or supplier, and payments to such provider of
18	services or supplier under this title. A dental
19	plan sponsor shall notify the Secretary regard-
20	ing the imposition of any payment suspension
21	pursuant to the previous sentence, such as
22	through the secure internet website portal (or
23	other successor technology) established under
24	section 1859(i).

1	"(B) Rule of Construction.—Nothing
2	in this paragraph shall be construed as limiting
3	the authority of a dental plan sponsor to con-
4	duct post-payment review.
5	"(c) Waiver of Certain Requirements to Ex-
6	PAND CHOICE.—
7	"(1) Authorizing Waiver.—
8	"(A) In general.—In the case of an enti-
9	ty that seeks to offer a dental plan in a State,
10	the Secretary shall waive the requirement of
11	subsection $(a)(1)$ that the entity be licensed in
12	that State if the Secretary determines, based on
13	the application and other evidence presented to
14	the Secretary, that any of the grounds for ap-
15	proval of the application described in paragraph
16	(2) have been met.
17	"(B) Application of regional plan
18	WAIVER RULE.—In addition to the waiver avail-
19	able under subparagraph (A), the provisions of
20	section 1858(d) shall apply to dental plan spon-
21	sors under this part in a manner similar to the
22	manner in which such provisions apply to MA
23	organizations under part C, except that no ap-
24	plication shall be required under paragraph
25	(1)(B) of such section in the case of a State

1	that does not provide a licensing process for
2	such a sponsor.
3	"(2) Grounds for approval.—
4	"(A) In general.—The grounds for ap-
5	proval under this paragraph are—
6	"(i) subject to subparagraph (B), the
7	grounds for approval described in subpara-
8	graphs (B), (C), and (D) of section
9	1855(a)(2); and
10	"(ii) the application by a State of any
11	grounds other than those required under
12	Federal law.
13	"(B) Special rules.—In applying sub-
14	paragraph (A)(i)—
15	"(i) the ground of approval described
16	in section 1855(a)(2)(B) is deemed to have
17	been met if the State does not have a li-
18	censing process in effect with respect to
19	the dental plan sponsor; and
20	"(ii) for plan years beginning before
21	2031, if the State does have such a licens-
22	ing process in effect, such ground for ap-
23	proval described in such section is deemed
24	to have been met upon submission of an
25	application described in such section.

1	"(3) Application of waiver procedures.—
2	With respect to an application for a waiver (or a
3	waiver granted) under paragraph (1)(A) of this sub-
4	section, the provisions of subparagraphs (E), (F),
5	and (G) of section 1855(a)(2) shall apply, except
6	that clauses (i) and (ii) of such subparagraph (E)
7	shall not apply in the case of a State that does not
8	have a licensing process described in paragraph
9	(2)(B)(i) in effect.
10	"(4) References to certain provisions.—
11	In applying provisions of section 1855(a)(2) under
12	paragraphs (2) and (3) of this subsection to dental
13	plan s and Dental plan sponsors—
14	"(A) any reference to a waiver application
15	under section 1855 shall be treated as a ref-
16	erence to a waiver application under paragraph
17	(1)(A) of this subsection; and
18	"(B) any reference to solvency standards
19	shall be treated as a reference to solvency
20	standards established under subsection (d) of
21	this section.
22	"(d) Solvency Standards for Non-Licensed
23	Entities.—
24	"(1) Establishment and publication.—The
25	Secretary, in consultation with the National Associa-

1	tion of Insurance Commissioners, shall establish and
2	publish, by not later than January 1, 2028, financial
3	solvency and capital adequacy standards for entities
4	described in paragraph (2).
5	"(2) Compliance with standards.—A dental
6	plan sponsor that is not licensed by a State under
7	subsection (a)(1) and for which a waiver application
8	has been approved under subsection (c) shall meet
9	solvency and capital adequacy standards established
10	under paragraph (1). The Secretary shall establish
11	certification procedures for such sponsors with re-
12	spect to such solvency standards in the manner de-
13	scribed in section $1855(c)(2)$ .
14	"(e) Licensure Does Not Substitute for or
15	CONSTITUTE CERTIFICATION.—The fact that a dental
16	plan sponsor is licensed in accordance with subsection
17	(a)(1) or has a waiver application approved under sub-
18	section (c) does not deem the sponsor to meet other re-
19	quirements imposed under this part for a sponsor.
20	"(f) Periodic Review and Revision of Stand-
21	ARDS.—
22	"(1) In General.—Subject to paragraph (2),
23	the Secretary may periodically review the standards
24	established under this section and, based on such re-

1	view, may revise such standards if the Secretary de-
2	termines such revision to be appropriate.
3	"(2) Prohibition of Midyear implementa-
4	TION OF SIGNIFICANT NEW REGULATORY REQUIRE-
5	MENTS.—The Secretary may not implement, other
6	than at the beginning of a calendar year, regulations
7	under this section that impose new, significant regu-
8	latory requirements on a dental plan sponsor or a
9	dental plan.
10	"(g) Prohibition of State Imposition of Pre-
11	MIUM TAXES; RELATION TO STATE LAWS.—The provi-
12	sions of sections 1854(g) and 1856(b)(3) shall apply with
13	respect to dental plan sponsors and dental plan s under
14	this part in the same manner as such sections apply to
15	MA organizations and MA plans under part C.
16	"SEC. 1899T-5. PREMIUMS; LATE ENROLLMENT PENALTY.
17	"(a) Monthly Beneficiary Premium.—
18	"(1) Computation.—
19	"(A) IN GENERAL.—The monthly bene-
20	ficiary premium for a dental plan is the base
21	beneficiary premium computed under paragraph
22	(2) as adjusted under this paragraph.
23	"(B) Adjustment to reflect dif-
24	FERENCE BETWEEN BID AND NATIONAL AVER-
25	AGE BID.—

1	"(i) Above average bid.—If for a
2	month the amount of the standardized bid
3	amount (as defined in paragraph (5)) ex-
4	ceeds the amount of the adjusted national
5	average monthly bid amount (as defined in
6	clause (iii)), the base beneficiary premium
7	for the month shall be increased by the
8	amount of such excess.
9	"(ii) Below average bid.—If for a
10	month the amount of the adjusted national
11	average monthly bid amount for the month
12	exceeds the standardized bid amount, the
13	base beneficiary premium for the month
14	shall be decreased by the amount of such
15	excess.
16	"(iii) Adjusted national average
17	MONTHLY BID AMOUNT DEFINED.—For
18	purposes of this subparagraph, the term
19	'adjusted national average monthly bid
20	amount' means the national average
21	monthly bid amount computed under para-
22	graph (4), as adjusted under section
23	1899T-7(e)(2).
24	"(C) Increase for late enrollment
25	PENALTY.—The base beneficiary premium shall

1	be increased by the amount of any late enroll-
2	ment penalty under subsection (b).
3	"(D) Decrease for low-income assist-
4	ANCE.—The monthly beneficiary premium is
5	subject to decrease in the case of a subsidy eli-
6	gible individual under section 1899T-6.
7	"(E) Uniform premium.—Except as pro-
8	vided in subparagraphs (D), (E), and (F), the
9	monthly beneficiary premium for a dental plan
10	in a Plan service area is the same for all part
11	T eligible individuals enrolled in the plan.
12	"(2) Beneficiary premium.—The beneficiary
13	premium under this paragraph for a dental plan for
14	a month is equal to the product—
15	"(A) the beneficiary premium percentage
16	(as specified in paragraph (3)); and
17	"(B) the national average monthly bid
18	amount (computed under paragraph (4)) for
19	the month.
20	"(3) Beneficiary premium percentage.—
21	For purposes of this subsection, the beneficiary pre-
22	mium percentage for any year is 25 percent of the
23	estimated premiums under the plan for the year.
24	"(4) Computation of National Average
25	MONTHLY BID AMOUNT —

1	"(A) IN GENERAL.—For each year (begin-
2	ning with 2029) the Secretary shall compute a
3	national average monthly bid amount equal to
4	the average of the standardized bid amounts (as
5	defined in paragraph (5)) for each dental plan,
6	MA-D, and MA-PD-D plan described in sec-
7	tion 1851(a)(2)(A)(i). Such average does not
8	take into account the bids submitted for MSA
9	plans, MA private fee-for-service plan, and spe-
10	cialized MA plans for special needs individuals,
11	PACE programs under section 1894 (pursuant
12	to section 1899T-21(f)), and under reasonable
13	cost reimbursement contracts under section
14	1876(h) (pursuant to section 1899T–21(e)).
15	"(B) Weighted average.—
16	"(i) In General.—The monthly na-
17	tional average monthly bid amount com-
18	puted under subparagraph (A) for a year
19	shall be a weighted average, with the
20	weight for each plan being equal to the av-
21	erage number of part T eligible individuals
22	enrolled in such plan in the reference
23	month (as defined in section $1858(f)(4)$ ).
24	"(ii) Special rule for 2029.—For
25	purposes of applying this paragraph for

1	2029, the Secretary shall establish proce-
2	dures for determining the weighted average
3	under clause (i) for 2028.
4	"(5) Standardized bid amount defined.—
5	For purposes of this subsection, the term 'standard-
6	ized bid amount' means the following:
7	"(A) DENTAL PLANS.—In the case of a
8	dental plan that provides qualified dental cov-
9	erage, the approved bid (as defined in para-
10	graph (6)).
11	"(B) MA-D AND MA-PD-D PLANS.—In
12	the case of an MA-D or MA-PD-D plan, the
13	portion of the accepted bid amount that is at-
14	tributable to qualified dental coverage.
15	"(6) Approved bid defined.—For purposes
16	of this part, the term 'approved bid' means, with re-
17	spect to a dental plan, the bid amount approved for
18	the plan under this part.
19	"(b) Late Enrollment Penalty.—
20	"(1) In general.—Subject to the succeeding
21	provisions of this subsection, in the case of a part
22	T eligible individual described in paragraph (2) with
23	respect to a continuous period of eligibility, there
24	shall be an increase in the monthly beneficiary pre-

1	mium established under subsection (a) in an amount		
2	determined under paragraph (3).		
3	"(2) Individuals subject to penalty.—A		
4	part T eligible individual described in this paragraph		
5	is, with respect to a continuous period of eligibility,		
6	an individual for whom there is a continuous perio		
7	of 63 days or longer (all of which in such continuous		
8	period of eligibility) beginning on the day after the		
9	last date of the individual's initial enrollment period		
10	under section 1899T-1(b)(2) and ending on the date		
11	of enrollment under a dental, MA–D or MA–PD–D		
12	plan during all of which the individual was not cov-		
13	ered under any creditable dental coverage.		
14	"(3) Amount of Penalty.—		
15	"(A) IN GENERAL.—The amount deter-		
16	mined under this paragraph for a part T eligi-		
17	ble individual for a continuous period of eligi-		
18	bility is the greater of—		
19	"(i) an amount that the Secretary de-		
20	termines is actuarially sound for each un-		
21	covered month (as defined in subparagraph		
22	(B)) in the same continuous period of eligi-		
23	bility; or		
24	"(ii) 1 percent of the base beneficiary		
25	premium (computed under subsection		

1	(a)(2) for each such uncovered month in
2	such period.
3	"(B) Uncovered month defined.—For
4	purposes of this subsection, the term 'uncovered
5	month' means, with respect to a part T eligible
6	individual, any month beginning after the end
7	of the initial enrollment period under section
8	1899T-1(b)(2) unless the individual can dem-
9	onstrate that the individual had creditable den-
10	tal coverage (as defined in paragraph (4)) for
11	any portion of such month.
12	"(4) Creditable dental coverage de-
13	FINED.—For purposes of this part, the term 'cred-
14	itable dental coverage' means any of the following
15	coverage, but only if the coverage meets the require-
16	ment of paragraph (5):
17	"(A) COVERAGE UNDER DENTAL, MA-D OR
18	MA-PD-D PLAN.—Coverage under a dental
19	plan, MA–D or under an MA–PD–D plan.
20	"(B) Group Dental Plan.—Coverage
21	under a group dental plan, including a dental
22	plan under chapter 89A of title 5, United
23	States Code (commonly known as the Federal
24	employees dental and vision insurance pro-

1	gram), and a qualified retiree dental plan (as
2	defined in section $1899T-22(a)(2)$ ).
3	"(C) State Dental Benefit Pro-
4	GRAMS.—Coverage under a State dental assist-
5	ance program described in section 1899T-
6	23(b)(1).
7	"(D) Veterans' coverage of dental
8	BENEFITS.—Coverage for veterans, and sur-
9	vivors and dependents of veterans, under chap-
10	ter 17 of title 38, United States Code.
11	"(E) MILITARY COVERAGE (INCLUDING
12	TRICARE).—Coverage under chapter 55 of title
13	10, United States Code.
14	"(F) OTHER DENTAL COVERAGE.—Such
15	other coverage as the Secretary determines ap-
16	propriate.
17	"(5) ACTUARIAL EQUIVALENCE REQUIRE-
18	MENT.—Coverage meets the requirement of this
19	paragraph only if the coverage is determined (in a
20	manner specified by the Secretary) to provide cov-
21	erage of the cost of dental benefits the actuarial
22	value of which (as defined by the Secretary) to the
23	individual equals or exceeds the actuarial value of
24	standard dental coverage (as determined under sec-
25	tion $1899T-11(e)$ ).

1	"(6) Procedures to document creditable
2	DENTAL COVERAGE.—
3	"(A) IN GENERAL.—The Secretary shall
4	establish procedures (including the form, man-
5	ner, and time) for the documentation of cred-
6	itable dental coverage, including procedures to
7	assist in determining whether coverage meets
8	the requirement of paragraph (5).
9	"(B) DISCLOSURE BY ENTITIES OFFERING
10	CREDITABLE DENTAL COVERAGE.—
11	"(i) In general.—Each entity that
12	offers dental coverage of the type described
13	in subparagraphs (B) through (H) of para-
14	graph (4) shall provide for disclosure, in a
15	form, manner, and time consistent with
16	standards established by the Secretary, to
17	the Secretary and part T eligible individ-
18	uals of whether the coverage meets the re-
19	quirement of paragraph (5) or whether
20	such coverage is changed so it no longer
21	meets such requirement.
22	"(ii) Disclosure of non-cred-
23	ITABLE COVERAGE.—In the case of such
24	coverage that does not meet such require-
25	ment, the disclosure to part T eligible indi-

1	viduals under this subparagraph shall in-
2	clude information regarding the fact that
3	because such coverage does not meet such
4	requirement there are limitations on the
5	periods in a year in which the individuals
6	may enroll under a dental plan or an MA-
7	PD plan and that any such enrollment is
8	subject to a late enrollment penalty under
9	this subsection.
10	"(C) Waiver of requirement.—In the
11	case of a part T eligible individual who was en-
12	rolled in dental coverage of the type described
13	in subparagraphs (B) through (H) of paragraph
14	(4) which is not creditable dental coverage be-
15	cause it does not meet the requirement of para-
16	graph (5), the individual may apply to the Sec-
17	retary to have such coverage treated as cred-
18	itable dental coverage if the individual estab-
19	lishes that the individual was not adequately in-
20	formed that such coverage did not meet such
21	requirement.
22	"(7) Continuous period of eligibility.—
23	"(A) In general.—Subject to subpara-
24	graph (B), for purposes of this subsection, the
25	term 'continuous period of eligibility' means,

1	with respect to a part T eligible individual, the
2	period that begins with the first day on which
3	the individual is eligible to enroll in a dental
4	plan under this part and ends with the individ-
5	ual's death.
6	"(B) Separate Period.—Any period dur-
7	ing all of which a part T eligible individual is
8	entitled to hospital insurance benefits under
9	part A and—
10	"(i) which terminated in or before the
11	month preceding the month in which the
12	individual attained age 65; or
13	"(ii) for which the basis for eligibility
14	for such entitlement changed between sec-
15	tion 226(b) and section 226(a), between
16	226(b) and section 226A, or between sec-
17	tion 226A and section 226(a), shall be a
18	separate continuous period of eligibility
19	with respect to the individual (and each
20	such period which terminates shall be
21	deemed not to have existed for purposes of
22	subsequently applying this paragraph).
23	"(8) Waiver of Penalty for Subsidy-Eligi-
24	BLE INDIVIDUALS.—In no case shall a part T eligi-
25	ble individual who is determined to be a subsidy eli-

1	gible individual (as defined in section 1899T–
2	6(a)(3)) be subject to an increase in the monthly
3	beneficiary premium established under subsection
4	(a).
5	"(c) Collection of Monthly Beneficiary Pre-
6	MIUMS.—
7	"(1) In general.—Subject to paragraphs (2),
8	(3), and (4), the provisions of section 1854(d) shall
9	apply to Dental plan sponsors and premiums (and
10	any late enrollment penalty) under this part in the
11	same manner as they apply to MA organizations and
12	beneficiary premiums under part C, except that any
13	reference to a Trust Fund is deemed for this pur-
14	pose a reference to the Medicare Dental Account.
15	"(2) Crediting of late enrollment pen-
16	ALTY.—
17	"(A) PORTION ATTRIBUTABLE TO IN-
18	CREASED ACTUARIAL COSTS.—With respect to
19	late enrollment penalties imposed under sub-
20	section (b), the Secretary shall specify the por-
21	tion of such a penalty that the Secretary esti-
22	mates is attributable to increased actuarial
23	costs assumed by the dental plan sponsor or
24	MA organization as a result of such late enroll-
25	ment.

1	"(B) Collection through with-
2	HOLDING.—In the case of a late enrollment
3	penalty that is collected from a part T eligible
4	individual in the manner described in section
5	1854(d)(2)(A), the Secretary shall provide that
6	only the portion of such penalty estimated
7	under subparagraph (A) shall be paid to the
8	dental plan sponsor or MA organization offer-
9	ing the part T dental plan in which the indi-
10	vidual is enrolled.
11	"(C) COLLECTION BY PLAN.—In the case
12	of a late enrollment penalty that is collected
13	from a part T eligible individual in a manner
14	other than the manner described in section
15	1854(d)(2)(A), the Secretary shall establish
16	procedures for reducing payments otherwise
17	made to the dental plan sponsor or MA organi-
18	zation by an amount equal to the amount of
19	such penalty less the portion of such penalty es-
20	timated under subparagraph (A).
21	"(3) Collection of monthly adjustment
22	AMOUNT.—
23	"(A) In General.—Notwithstanding any
24	provision of this subsection or section
25	1854(d)(2), subject to subparagraph (B), the

1	amount of the income-related increase in the
2	base beneficiary premium for an individual for
3	a month (as determined under subsection
4	(a)(7)) shall be paid through withholding from
5	benefit payments in the manner provided under
6	section 1840.
7	"(B) AGREEMENTS.—In the case where
8	the monthly benefit payments of an individual
9	that are withheld under subparagraph (A) are
10	insufficient to pay the amount described in such
11	subparagraph, the Commissioner of Social Se-
12	curity shall enter into agreements with the Sec-
13	retary, the Director of the Office of Personnel
14	Management, and the Railroad Retirement
15	Board as necessary in order to allow other
16	agencies to collect the amount described in sub-
17	paragraph (A) that was not withheld under
18	such subparagraph.
19	"SEC. 1899T-6. PREMIUM AND COST-SHARING SUBSIDIES
20	FOR LOW-INCOME INDIVIDUALS.
21	"(a) Income-related Subsidies for Individuals
22	WITH INCOME UP TO 150 PERCENT OF POVERTY LINE.—
23	"(1) Individuals with income below 135
24	PERCENT OF POVERTY LINE.—In the case of a sub-
25	sidy eligible individual (as defined in paragraph (3))

1	who is determined to have income that is below 135
2	percent of the poverty line applicable to a family of
3	the size involved and who meets the resources re-
4	quirement described in paragraph (3)(D) or who is
5	covered under this paragraph under paragraph
6	(3)(B)(i), the individual is entitled under this section
7	to the following:
8	"(A) Full premium subsidy.—An in-
9	come-related premium subsidy equal to 100 per-
10	cent of the amount described in subsection
11	(b)(1), but not to exceed the premium amount
12	specified in subsection (b)(2)(B).
13	"(B) Elimination of Deductible.—A
14	reduction in the annual deductible applicable
15	under section $1899T-2(b)(1)$ to \$0.
16	"(C) REDUCTION IN COST-SHARING.—
17	"(i) Institutionalized individ-
18	UALS.—In the case of an individual who is
19	a full-benefit dual eligible individual and
20	who is an institutionalized individual or
21	couple (as defined in section
22	1902(q)(1)(B))or, effective on a date speci-
23	fied by the Secretary (but in no case ear-
24	lier than January 1, 2012), who would be
25	such an institutionalized individual or cou-

1	ple, if the full-benefit dual eligible indi-
2	vidual were not receiving services under a
3	home and community-based waiver author-
4	ized for a State under section 1115 or sub-
5	section (c) or (d) of section 1915 or under
6	a State plan amendment under subsection
7	(i) of such section or services provided
8	through enrollment in a medicaid managed
9	care organization with a contract under
10	section 1903(m) or under section 1932 ,
11	the elimination of any beneficiary coinsur-
12	ance described in section $1899T-2(b)(2)$
13	(for all amounts through the total amount
14	of expenditures at which benefits are avail-
15	able under section $1899T-2(b)(4)$ ).
16	"(ii) Lowest income dual eligible
17	INDIVIDUALS.—In the case of an individual
18	not described in clause (i) who is a full-
19	benefit dual eligible individual and whose
20	income does not exceed 100 percent of the
21	poverty line applicable to a family of the
22	size involved, the substitution for the bene-
23	ficiary coinsurance described in section
24	1899T–2(b)(2) (for all amounts through
25	the total amount of expenditures at which

1	benefits are available under section
2	1899T-2(b)(4)) of a coinsurance amount
3	that does not exceed 1 percent instead of
4	20 percent for any dental service for which
5	a coinsurance amount would otherwise
6	apply.
7	"(2) Other individuals with income
8	BELOW 150 PERCENT OF POVERTY LINE.—In the
9	case of a subsidy eligible individual who is not de-
10	scribed in paragraph (1), the individual is entitled
11	under this section to the following:
12	"(A) SLIDING SCALE PREMIUM SUBSIDY.—
13	An income-related premium subsidy determined
14	on a linear sliding scale ranging from 100 per-
15	cent of the amount described in paragraph
16	(1)(A) for individuals with incomes at or below
17	135 percent of such level to 0 percent of such
18	amount for individuals with incomes at 150
19	percent of such level.
20	"(B) REDUCTION OF DEDUCTIBLE.—A re-
21	duction in the annual deductible applicable
22	under section 1899T–2(b)(1) to \$
23	"(C) REDUCTION IN COST-SHARING.—The
24	substitution for the beneficiary coinsurance de-
25	scribed in section 1899T-2(b)(2) (for all

1	amounts above the deductible under subpara-
2	graph (B) through the total amount of expendi-
3	tures at which benefits are available under sec-
4	tion 1899T-2(b)(4)) of coinsurance of '15 per-
5	cent' instead of coinsurance of '20 percent' in
6	section 1899T-2(b)(2).
7	"(3) Determination of eligibility.—
8	"(A) Subsidy eligible individual de-
9	FINED.—For purposes of this part, subject to
10	subparagraph (F), the term 'subsidy eligible in-
11	dividual' means a part T eligible individual
12	who—
13	"(i) is enrolled in a dental, MA-D or
14	MA-PD-D plan;
15	"(ii) has income below 150 percent of
16	the poverty line applicable to a family of
17	the size involved; and
18	"(iii) meets the resources requirement
19	described in subparagraph (D) or (E).
20	"(B) Determinations.—
21	"(i) In general.—The determination
22	of whether a part T eligible individual re-
23	siding in a State is a subsidy eligible indi-
24	vidual and whether the individual is de-
25	scribed in paragraph (1) shall be deter-

1	mined under the State plan under title
2	XIX for the State under section 1935(a)
3	or by the Commissioner of Social Security.
4	There are authorized to be appropriated to
5	the Social Security Administration such
6	sums as may be necessary for the deter-
7	mination of eligibility under this subpara-
8	graph.
9	"(ii) Effective period.—Deter-
10	minations under this subparagraph shall
11	be effective beginning with the month in
12	which the individual applies for a deter-
13	mination that the individual is a subsidy
14	eligible individual and shall remain in ef-
15	fect for a period specified by the Secretary,
16	but not to exceed 1 year.
17	"(iii) Redeterminations and Ap-
18	PEALS THROUGH MEDICAID.—Redeter-
19	minations and appeals, with respect to eli-
20	gibility determinations under clause (i)
21	made under a State plan under title XIX,
22	shall be made in accordance with the fre-
23	quency of, and manner in which, redeter-
24	minations and appeals of eligibility are

1	made under such plan for purposes of
2	medical assistance under such title.
3	"(iv) Redeterminations and Ap-
4	PEALS THROUGH COMMISSIONER.—With
5	respect to eligibility determinations under
6	clause (i) made by the Commissioner of
7	Social Security—
8	"(I) redeterminations shall be
9	made at such time or times as may be
10	provided by the Commissioner;
11	"(II) the Commissioner shall es-
12	tablish procedures for appeals of such
13	determinations that are similar to the
14	procedures described in the third sen-
15	tence of section 205; and
16	"(III) judicial review of the final
17	decision of the Commissioner made
18	after a hearing shall be available to
19	the same extent, and with the same
20	limitations, as provided in subsections
21	(g) and (h) of section $1631(e)(1)(A)$ .
22	"(v) Treatment of medicaid bene-
23	FICIARIES.—Subject to subparagraph (F),
24	the Secretary—

1	"(I) shall provide that part T eli-
2	gible individuals who are full-benefit
3	dual eligible individuals (as defined in
4	section 1935(c)(6)) or who are recipi-
5	ents of supplemental security income
6	benefits under title XVI shall be treat-
7	ed as subsidy eligible individuals de-
8	scribed in paragraph (1); and
9	"(II) may provide that part T eli-
10	gible individuals not described in sub-
11	clause (I) who are determined for pur-
12	poses of the State plan under title
13	XIX to be eligible for medical assist-
14	ance under clause (i), (iii), or (iv) of
15	section 1902(a)(10)(E) are treated as
16	being determined to be subsidy eligible
17	individuals described in paragraph
18	(1). Insofar as the Secretary deter-
19	mines that the eligibility requirements
20	under the State plan for medical as-
21	sistance referred to in subclause (II)
22	are substantially the same as the re-
23	quirements for being treated as a sub-
24	sidy eligible individual described in
25	paragraph (1), the Secretary shall

1	provide for the treatment described in
2	such subclause.
3	"(vi) Special rule for widows
4	AND WIDOWERS.—Notwithstanding the
5	preceding provisions of this subparagraph,
6	in the case of an individual whose spouse
7	dies during the effective period for a deter-
8	mination or redetermination that has been
9	made under this subparagraph, such effec-
10	tive period shall be extended through the
11	date that is 1 year after the date on which
12	the determination or redetermination
13	would (but for the application of this
14	clause) otherwise cease to be effective.
15	"(C) Income determinations.—For pur-
16	poses of applying this section—
17	"(i) in the case of a part T eligible in-
18	dividual who is not treated as a subsidy el-
19	igible individual under subparagraph
20	(B)(v), income shall be determined in the
21	manner described in section
22	1905(p)(1)(B), without regard to the ap-
23	plication of section 1902(r)(2) and except
24	that support and maintenance furnished in
25	kind shall not be counted as income; and

1	"(ii) the term 'poverty line' has the
2	meaning given such term in section 673(2)
3	of the Community Services Block Grant
4	Act (42 U.S.C. 9902(2)), including any re-
5	vision required by such section. Nothing in
6	clause (i) shall be construed to affect the
7	application of section $1902(r)(2)$ for the
8	determination of eligibility for medical as-
9	sistance under title XIX.
10	"(D) RESOURCE STANDARD APPLIED TO
11	FULL LOW-INCOME SUBSIDY TO BE BASED ON
12	THREE TIMES SSI RESOURCE STANDARD.—The
13	resources requirement of this subparagraph is
14	that an individual's resources (as determined
15	under section 1613 for purposes of the supple-
16	mental security income program subject to the
17	life insurance policy exclusion provided under
18	subparagraph (g)) do not exceed—
19	"(i) for 2029 three times the max-
20	imum amount of resources that an indi-
21	vidual may have and obtain benefits under
22	that program; and
23	"(ii) for a subsequent year the re-
24	source limitation established under this
25	clause for the previous year increased by

1	the annual percentage increase in the con-
2	sumer price index (all items; U.S. city av-
3	erage) as of September of such previous
4	year. Any resource limitation established
5	under clause (ii) that is not a multiple of
6	\$10 shall be rounded to the nearest mul-
7	tiple of \$10.
8	"(E) ALTERNATIVE RESOURCE STAND-
9	ARD.—
10	"(i) In general.—The resources re-
11	quirement of this subparagraph is that an
12	individual's resources (as determined under
13	section 1613 for purposes of the supple-
14	mental security income program subject to
15	the life insurance policy exclusion provided
16	under subparagraph (g)) do not exceed—
17	(I) for 2029, \$10,000 (or
18	\$20,000 in the case of the combined
19	value of the individual's assets or re-
20	sources and the assets or resources of
21	the individual's spouse); and
22	"(II) for a subsequent year the
23	dollar amounts specified in this sub-
24	clause (or subclause (I)) for the pre-
25	vious year increased by the annual

1	percentage increase in the consumer
2	price index (all items; U.S. city aver-
3	age) as of September of such previous
4	year. Any dollar amount established
5	under subclause (II) that is not a
6	multiple of \$10 shall be rounded to
7	the nearest multiple of \$10.
8	"(ii) Use of simplified applica-
9	TION FORM AND PROCESS.—The Secretary,
10	jointly with the Commissioner of Social Se-
11	curity, shall—
12	"(I) develop a model, simplified
13	application form and process con-
14	sistent with clause (iii) for the deter-
15	mination and verification of a part T
16	eligible individual's assets or resources
17	under this subparagraph; and
18	"(II) provide such form to
19	States.
20	"(iii) Documentation and safe-
21	GUARDS.—Under such process—
22	"(I) the application form shall
23	consist of an attestation under penalty
24	of perjury regarding the level of assets
25	or resources (or combined assets and

1	resources in the case of a married
2	part T eligible individual) and valu-
3	ations of general classes of assets or
4	resources;
5	"(II) such form shall be accom-
6	panied by copies of recent statements
7	(if any) from financial institutions in
8	support of the application; and
9	"(III) matters attested to in the
10	application shall be subject to appro-
11	priate methods of verification.
12	"(iv) Methodology flexibility.—
13	The Secretary may permit a State in mak-
14	ing eligibility determinations for premium
15	and cost-sharing subsidies under this sec-
16	tion to use the same asset or resource
17	methodologies that are used with respect
18	to eligibility for medical assistance for
19	medicare cost-sharing described in section
20	1905(p) so long as the Secretary deter-
21	mines that the use of such methodologies
22	will not result in any significant differences
23	in the number of individuals determined to
24	be subsidy eligible individuals.

1	"(F) Treatment of territorial resi-
2	DENTS.—In the case of a part T eligible indi-
3	vidual who is not a resident of the 50 States or
4	the District of Columbia, the individual is not
5	eligible to be a subsidy eligible individual under
6	this section but may be eligible for financial as-
7	sistance with dental expenses under section
8	1935(e).
9	"(G) LIFE INSURANCE POLICY EXCLU-
10	SION.—In determining the resources of an indi-
11	vidual (and the eligible spouse of the individual,
12	if any) under section 1613 for purposes of sub-
13	paragraphs (D) and (E) no part of the value of
14	any life insurance policy shall be taken into ac-
15	count.
16	"(4) Indexing dollar amounts.—
17	"(A) COPAYMENT FOR LOWEST INCOME
18	DUAL ELIGIBLE INDIVIDUALS.—The dollar
19	amounts applied under paragraph (1)(D)(ii)—
20	"(i) for 2030 shall be the dollar
21	amounts specified in such paragraph in-
22	creased by the annual percentage increase
23	in the consumer price index (all items;
24	U.S. city average) as of September of such
25	previous year; or

1	"(ii) for a subsequent year shall be
2	the dollar amounts specified in this clause
3	(or clause (i)) for the previous year in-
4	creased by the annual percentage increase
5	in the consumer price index (all items;
6	U.S. city average) as of September of such
7	previous year.
8	"(B) Reduced Deductible.—The dollar
9	amount applied under paragraph (2)(B)—
10	"(i) for 2030 shall be the dollar
11	amount specified in such paragraph in-
12	creased by the annual percentage increase
13	described in section 1899T–2(b)(6) for
14	2030; or
15	"(ii) for a subsequent year shall be
16	the dollar amount specified in this clause
17	(or clause (i)) for the previous year in-
18	creased by the annual percentage increase
19	described in section 1899T-2(b)(6) for the
20	year involved. Any amount established
21	under clause (i) or (ii) that is not a mul-
22	tiple of \$1 shall be rounded to the nearest
23	multiple of \$1.
24	"(5) Waiver of De Minimis Premiums.—The
25	Secretary shall, under procedures established by the

1	Secretary, permit a dental plan or an MA-PD plan
2	to waive the monthly beneficiary premium for a sub-
3	sidy eligible individual if the amount of such pre-
4	mium is de minimis. If such premium is waived
5	under the plan, the Secretary shall not reassign sub-
6	sidy eligible individuals enrolled in the plan to other
7	plans based on the fact that the monthly beneficiary
8	premium under the plan was greater than the low-
9	income benchmark premium amount.
10	"(b) Premium Subsidy Amount.—
11	"(1) In General.—The premium subsidy
12	amount described in this subsection for a subsidy el-
13	igible individual residing in a Plan service area and
14	enrolled in a dental, MA–D or MA–PD–D plan is
15	the low-income benchmark premium amount (as de-
16	fined in paragraph (2)) for the Plan service area in
17	which the individual resides or, if greater, the
18	amount specified in paragraph (3).
19	"(2) Low-income Benchmark Premium
20	AMOUNT DEFINED.—
21	"(A) In general.—For purposes of this
22	subsection, the term 'low-income benchmark
23	premium amount' means, with respect to a Plan
24	service area in which—

1	"(i) all dental plans are offered by the
2	same dental plan sponsor, the weighted av-
3	erage of the amounts described in subpara-
4	graph (B)(i) for such plans; or
5	"(ii) there are dental plan s offered by
6	more than one Dental plan sponsor, the
7	weighted average of amounts described in
8	subparagraph (B) for dental plans, MA–D
9	and MA-PD-D plans described in section
10	1851(a)(2)(A)(i) offered in such region.
11	"(B) Premium amounts described.—
12	The premium amounts described in this sub-
13	paragraph are, in the case of—
14	"(i) a dental plan that is a qualified
15	dental plan, the monthly beneficiary pre-
16	mium for such plan;
17	"(ii) a dental plan that provides alter-
18	native dental coverage the actuarial value
19	of which is greater than that of standard
20	dental coverage, the portion of the monthly
21	beneficiary premium that is attributable to
22	qualified dental coverage; and
23	"(iii) an MA–D or MA–PD–D plan,
24	the portion of the MA monthly dental cov-
25	erage beneficiary premium that is attrib-

1	utable to qualified dental benefits (de-
2	scribed in section 1852(a)(6)(B)(ii)). The
3	premium amounts described in this sub-
4	paragraph do not include any amounts at-
5	tributable to late enrollment penalties
6	under section 1899T–5(b), and determined
7	before the application of the monthly re-
8	bate computed under section
9	1854(b)(1)(C)(i) for that plan and year in-
10	volved and, in the case of a qualifying
11	plan, before the application of the increase
12	under section 1853(o) for that plan and
13	year involved.
14	"(3) Access to \$0 premium plan.—In no
15	case shall the premium subsidy amount under this
16	subsection for a Plan service area be less than the
17	lowest monthly beneficiary premium for a dental
18	plan that offers qualified dental coverage in the re-
19	gion.
20	"(c) Administration of Subsidy Program.—
21	"(1) IN GENERAL.—The Secretary shall provide
22	a process whereby, in the case of a part T eligible
23	individual who is determined to be a subsidy eligible
24	individual and who is enrolled in a dental plan or is
25	enrolled in an MA-D and MA-PD-D plan—

1	"(A) the Secretary provides for a notifica-
2	tion of the Dental plan sponsor or the MA or-
3	ganization offering the plan involved that the
4	individual is eligible for a subsidy and the
5	amount of the subsidy under subsection (a);
6	"(B) the sponsor or organization involved
7	reduces the premiums or cost-sharing otherwise
8	imposed by the amount of the applicable sub-
9	sidy and submits to the Secretary information
10	on the amount of such reduction;
11	"(C) the Secretary periodically and on a
12	timely basis reimburses the sponsor or organi-
13	zation for the amount of such reductions; and
14	"(D) the Secretary ensures the confiden-
15	tiality of individually identifiable information.
16	In applying subparagraph (C), the Secretary
17	shall compute reductions based upon imposition
18	under subsections $(a)(1)(D)$ and $(a)(2)(E)$ of
19	unreduced copayment amounts applied under
20	such subsections.
21	"(2) Use of capitated form of payment.—
22	The reimbursement under this section with respect
23	to cost-sharing subsidies may be computed on a
24	capitated basis, taking into account the actuarial
25	value of the subsidies and with appropriate adjust-

1	ments to reflect differences in the risks actually in-
2	volved.
3	"(d) Facilitation of Reassignments.—Beginning
4	not later than 2029, the Secretary shall, in the case of
5	a subsidy eligible individual who is enrolled in one dental
6	plan and is subsequently reassigned by the Secretary to
7	a new dental plan , provide the individual, within 30 days
8	of such reassignment, with—
9	"(1) information on benefit differences between
10	the individual's former plan and the plan to which
11	the individual is reassigned; and
12	"(2) a description of the individual's right to
13	request a coverage determination, exception, or re-
14	consideration under section 1899T-4(g), bring an
15	appeal under section 1899T-4(h), or resolve a griev-
16	ance under section 1899T-4(f).
17	"SEC. 1899T-7. SUBSIDIES FOR PART T ELIGIBLE INDIVID-
18	UALS FOR QUALIFIED DENTAL COVERAGE.
19	"(a) Subsidy Payment.—In order to reduce pre-
20	mium levels applicable to qualified dental coverage for part
21	T eligible individuals consistent with an overall subsidy
22	level of 75 percent of the estimated expenditures for the
23	year for qualified dental coverage, to reduce adverse selec-
24	tion among dental plans, MA–D, and MA–PD–D plans,
25	and to promote the participation of dental plan sponsors

1	under this part and MA organizations under part C, the
2	Secretary shall provide for payment to a dental plan spon-
3	sor that offers a dental plan and an MA organization that
4	offers an MA-D or MA-PD-D plan of the following sub-
5	sidies in accordance with this section:
6	"(1) Direct subsidy.—A direct subsidy for
7	each part T eligible individual enrolled in a dental
8	plan, MA-D, or MA-PD plan for a month equal
9	to—
10	"(A) the amount of the plan's standardized
11	bid amount (as defined in section 1899T-
12	5(a)(5)), adjusted under subsection $(c)(1)$ , re-
13	duced by
14	"(B) the base beneficiary premium (as
15	computed under paragraph (2) of section
16	1899T–5(a) and as adjusted under paragraph
17	(1)(B) of such section).
18	"(2) Geographic adjustment.—
19	"(A) In General.—Subject to subpara-
20	graph (B), for purposes of section 1899T-
21	5(a)(1)(B)(iii), the Secretary shall establish an
22	appropriate methodology for adjusting the na-
23	tional average monthly bid amount (computed
24	under section $1899T-5(a)(4)$ ) to take into ac-

1	count differences in prices for covered dental
2	benefits among plan service areas.
3	"(B) DE MINIMIS RULE.—If the Secretary
4	determines that the price variations described
5	in subparagraph (A) among plan service areas
6	are de minimis, the Secretary shall not provide
7	for adjustment under this paragraph.
8	"(b) Payment Methods.—
9	"(1) In general.—Payments under this sec-
10	tion shall be based on such a method as the Sec-
11	retary determines. The Secretary may establish a
12	payment method by which interim payments of
13	amounts under this section are made during a year
14	based on the Secretary's best estimate of amounts
15	that will be payable after obtaining all of the infor-
16	mation.
17	"(2) Requirement for provision of infor-
18	MATION.—
19	"(A) Requirement.—Payments under
20	this section to a dental plan sponsor or MA or-
21	ganization are conditioned upon the furnishing
22	to the Secretary, in a form and manner speci-
23	fied by the Secretary, of such information as
24	may be required to carry out this section.

1	"(B) RESTRICTION ON USE OF INFORMA-
2	TION.—Information disclosed or obtained pur-
3	suant to subparagraph (A) may be used by offi-
4	cers, employees, and contractors of the Depart-
5	ment of Health and Human Services only for
6	the purposes of, and to the extent necessary in,
7	carrying out this section.
8	"(3) Source of Payments.—Payments under
9	this section shall be made from the Medicare Dental
10	Account.
11	"(4) Application of enrollee adjust-
12	MENT.—The provisions of section 1853(a)(2) shall
13	apply to payments to Dental plan sponsors under
14	this section in the same manner as they apply to
15	payments to MA organizations under section
16	1853(a).
17	"(c) Disclosure of Information.—
18	"(1) In general.—Each contract under this
19	part and under part C shall provide that—
20	"(A) the dental plan sponsor offering a
21	dental plan or an MA organization offering an
22	MA-D or MA-PD plan shall provide the Sec-
23	retary with such information as the Secretary
24	determines is necessary to carry out this sec-
25	tion; and

1	"(B) the Secretary shall have the right in
2	accordance with section 1857(d)(2)(B) (as ap-
3	plied under section $1899T-4(b)(3)(C)$ ) to in-
4	spect and audit any books and records of a den-
5	tal plan sponsor or MA organization that per-
6	tain to the information regarding costs provided
7	to the Secretary under subparagraph (A).
8	"(2) Restriction on use of information.—
9	Information disclosed or obtained pursuant to the
10	provisions of this section may be used—
11	"(A) by officers, employees, and contrac-
12	tors of the Department of Health and Human
13	Services for the purposes of, and to the extent
14	necessary in—
15	"(i) carrying out this section; and
16	"(ii) conducting oversight, evaluation,
17	and enforcement under this title; and
18	"(B) by the Attorney General and the
19	Comptroller General of the United States for
20	the purposes of, and to the extent necessary in,
21	carrying out health oversight activities.

1	"SEC. 1899T-8. MEDICARE DENTAL ACCOUNT IN THE FED-
2	ERAL SUPPLEMENTARY MEDICAL INSUR-
3	ANCE TRUST FUND.
4	"(a) Establishment and Operation of Ac-
5	COUNT.—
6	"(1) Establishment.—There is created within
7	the Federal Supplementary Medical Insurance Trust
8	Fund established by section 1841 an account to be
9	known as the 'Medicare Dental account' (in this sec-
10	tion referred to as the 'Account').
11	"(2) Funding.—The Account shall consist of
12	such gifts and bequests as may be made as provided
13	in section 201(i)(1), accrued interest on balances in
14	the Account, and such amounts as may be deposited
15	in, or appropriated to, such Account as provided in
16	this part.
17	"(3) Separate from rest of trust fund.—
18	Funds provided under this part to the Account shall
19	be kept separate from all other funds within the
20	Federal Supplementary Medical Insurance Trust
21	Fund, but shall be invested, and such investments
22	redeemed, in the same manner as all other funds
23	and investments within such Trust Fund.
24	"(b) Payments From Account.—
25	"(1) In General.—The Managing Trustee
26	shall pay from time to time from the Account such

1	amounts as the Secretary certifies are necessary to
2	make payments to operate the program under this
3	part, including—
4	"(A) payments under section 1899T-6 (re-
5	lating to low-income subsidy payments);
6	"(B) payments under section 1899T-7 (re-
7	lating to subsidy payments); and
8	"(C) payments with respect to administra-
9	tive expenses under this part in accordance with
10	section 201(g).
11	"(2) Transfers to medicaid account for
12	INCREASED ADMINISTRATIVE COSTS.—The Man-
13	aging Trustee shall transfer from time to time from
14	the Account to the Grants to States for Medicaid ac-
15	count amounts the Secretary certifies are attrib-
16	utable to increases in payment resulting from the
17	application of section 1935(b).
18	"(3) Payments of Premiums withheld.—
19	The Managing Trustee shall make payment to the
20	Dental plan sponsor or MA organization involved of
21	the premiums (and the portion of late enrollment
22	penalties) that are collected in the manner described
23	in section 1854(d)(2)(A) and that are payable under
24	a dental, MA–D, or MA–PD–D plan offered by such
25	sponsor or organization.

1	"(4) Treatment in relation to part b pre-
2	MIUM.—Amounts payable from the Account shall not
3	be taken into account in computing actuarial rates
4	or premium amounts under section 1839.
5	"(c) Deposits Into Account.—
6	"(1) Amounts withheld.—Pursuant to sec-
7	tions 1899T-5(c) and 1854(d) (as applied under
8	this part), amounts that are withheld (and allocated)
9	to the Account are deposited into the Account.
10	"(2) Appropriations to cover government
11	CONTRIBUTIONS.—There are authorized to be appro-
12	priated from time to time, out of any moneys in the
13	Treasury not otherwise appropriated, to the Ac-
14	count, an amount equivalent to the amount of pay-
15	ments made from the Account under subsection (b)
16	plus such amounts as the Managing Trustee certifies
17	is necessary to maintain an appropriate contingency
18	margin, reduced by the amounts deposited under
19	paragraph $(1)$ or subsection $(a)(2)$ .
20	"(3) Initial funding and reserve.—In
21	order to assure prompt payment of benefits provided
22	under this part and the administrative expenses
23	thereunder during the early months of the program
24	established by this part and to provide an initial
25	contingency reserve, there are authorized to be ap-

1	propriated to the Account, out of any moneys in the
2	Treasury not otherwise appropriated, such amount
3	as the Secretary certifies are required, but not to ex-
4	ceed 10 percent of the estimated total expenditures
5	from such Account in 2029.
6	"SEC. 1899T-9. DEFINITIONS; MISCELLANEOUS PROVISIONS.
7	"(a) Definitions.—For purposes of this part:
8	"(1) Dental Coverage.—The term 'dental
9	coverage' is defined in section 1899T-2(a)(3).
10	"(2) Creditable Dental Coverage.—The
11	term 'creditable prescription drug coverage' has the
12	meaning given such term in section 1899T-5(b)(4).
13	"(3) Part t eligible individual.—The term
14	'part T eligible individual' has the meaning given
15	such term in section 1899T-1(a)(4)(A).
16	"(4) Dental Coverage Limit.—The term
17	'dental coverage limit' means such limit as estab-
18	lished under section 1899T-2(b)(3).
19	"(5) Insurance risk.—The term 'insurance
20	risk' means, with respect to a participating dentist,
21	risk of the type commonly assumed only by insurers
22	licensed by a State and does not include payment
23	variations designed to reflect performance-based
24	measures of activities within the control of the phar-

1	macy, such as formulary compliance and generic
2	drug substitution.
3	"(6) MA PLAN.—The term 'MA plan' has the
4	meaning given such term in section 1899T-
5	1(a)(4)(B).
6	"(7) MA–D PLANS.— The term 'MA–D plan'
7	has the meaning given such term in section 1899T-
8	1(a)(4)(C).
9	"(8) Ma-PD PLAN.—The term 'MA-PD plan'
10	has the meaning given such term in section 1899T-
11	1(a)(4)(D).
12	"(9) Ma-Pd-d plan.—The term 'MA-Pd-d
13	plan' has the meaning given such term in section
14	1899T-1(a)(4)(E).
15	"(10) Medicare dental account.—The term
16	'Medicare Dental Account' means the Account cre-
17	ated under section 1899T–8(a).
18	"(11) DENTAL PLAN APPROVED BID.—The
19	term 'dental plan approved bid' has the meaning
20	given such term in section 1899T-5(a)(6).
21	"(12) Dental Plan sponsor.—The term
22	'dental plan sponsor' means a nongovernmental enti-
23	ty that is certified under this part as meeting the re-
24	quirements and standards of this part for such a
25	sponsor.

1	"(13) Dental Plan.—The term 'dental plan'
2	means prescription drug coverage that is offered—
3	"(A) under a policy, contract, or plan that
4	has been approved under section 1899T-5(e);
5	and
6	"(B) by a dental plan sponsor pursuant to,
7	and in accordance with, a contract between the
8	Secretary and the sponsor under section
9	1899T–12(b).
10	"(14) QUALIFIED DENTAL COVERAGE.—The
11	term 'qualified prescription drug coverage' is defined
12	in section 1899T-2(a)(1).
13	"(15) State Dental assistance program.—
14	The term 'State Dental Assistance Program' has the
15	meaning given such term in section 1899T-23(b).
16	"(16) Subsidy eligible individual.—The
17	term 'subsidy eligible individual' has the meaning
18	given such term in section 1899T-14(a)(3)(A).
19	"(b) Application of Part C Provisions Under
20	This Part.—For purposes of applying provisions of part
21	C under this part with respect to a prescription drug plan
22	and a PDP sponsor, unless otherwise provided in this part
23	such provisions shall be applied as if—
24	"(1) any reference to an MA plan included a
25	reference to a dental plan;

1	"(2) any reference to an MA organization or a
2	provider-sponsored organization included a reference
3	to a dental plan sponsor;
4	"(3) any reference to a contract under section
5	1857 included a reference to a contract under sec-
6	tion 1899T-4(b);
7	"(4) any reference to part C included a ref-
8	erence to this part; and
9	"(5) any reference to an election period under
10	section 1851 were a reference to an enrollment pe-
11	riod under section 1899T-1.".

