

From: [REDACTED]
To: [ETF SMB Ombudsperson](#)
Cc: [Sen.Roys - LEGIS](#); [ETF SMB Board Feedback](#); [REDACTED]; [Rep.Hong - LEGIS](#)
Subject: Dental Health Plan Coverage ... service refusal unless XRays are taken
Date: Monday, October 21, 2024 4:09:35 PM

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ETF Ombudsman ...

In light of this 'research/opinion' I would like a review of coverage practices. ADA does not require XRAYS.

https://medicalxpress.com/news/2024-10-dental-states.html?utm_source=nwletter&utm_medium=email&utm_campaign=weekly-nwletter

[REDACTED]

The Wisconsin Group Insurance Board (GIB) should be asked to review their selection process. My current provider is Dental Health Associates and I have coverage via Retired State of Wisconsin Employees coverage.

Bill

cc: Sen.Roys@legis.wisconsin.gov, BoardFeedback@etf.wi.gov, Rep.Hong@legis.wisconsin.gov,



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

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October 28, 2024

Bill Gates
[REDACTED]

Dear Bill Gates,

Thank you for your email dated October 21, 2024, to the Department of Employee Trust Funds (ETF) and the Group Insurance Board (Board). We appreciate you sharing your concerns regarding your dental provider's decision not to perform a cleaning for you and your wife without first taking x-rays.

Delta Dental of Wisconsin (Delta) is the third-party administrator of the dental program. Your specific concerns were shared with Delta.

Delta's provider contract does not require providers to take x-rays prior to diagnosis, nor does it require providers to treat patients if they request x-rays not be taken. ETF is not involved in the contract that is entered into between a dental provider and Delta.

According to the American Dental Association (ADA), there is no explicit guidance on dismissing patients who decline x-rays. However, the [American Dental Association's 2023 Principle of Ethics and Code of Conduct](#) states that dentists have a duty to respect patients' rights to self-determination and confidentiality. This principle expresses the *"concept that professionals have a duty to treat the patient according to the patient's desires, within the bounds of accepted treatment. Under this principle, the dentist's primary obligations include involving patients in treatment decisions in a meaningful way with due consideration being given to the patient's needs, desires and abilities, and safeguarding the patient's privacy."*

The ADA recommends dentists not take on the risk of failing to diagnosis should a patient refuse to allow recommended diagnostic testing. The ADA advises dentists to recognize that the patient cannot "release" the dentist from potential liability for failure to diagnosis by signing a waiver of liability and cautions that routinely accepting patients' refusals for x-rays can lead to "non-defensible claims and lawsuits."

As you can see from your own research and information, dental providers have various approaches to determining the necessity of treatments. ETF does not dictate the policies and procedures that providers deem essential for delivering appropriate and necessary treatment. As with any service, it is important for individuals to seek providers whose treatment philosophies align with their own.

For further assistance, you may wish to contact the Wisconsin Dental Association (WDA) to assist you in resolving the issue with your provider. Or if you wish to file a complaint against the

provider, with the Wisconsin Department of Safety and Professional Services (DSPS) [online](#) or by mailing a completed complaint [form](#).

Again, thank you for your email. If you have any further questions or concerns, please don't hesitate to reach out using the contact information provided below.

Sincerely,

Tom Rasmussen, Life and Dental Insurance Program Manager
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