

May 2, 2024

The Honorable Greg Murphy, M.D.  
407 Cannon House Office Building  
Washington, DC 20515

Dear Representative Murphy,

On behalf of the more than 159,000 dentist members of the American Dental Association (ADA), we are writing to express our support for H.R. 6487, the No Fees for EFTs Act. This important legislation would reduce the burden placed on providers by insurance plans and encourage further investment in patient care and customer service.

The No Fees for EFTs Act is needed because many health and dental insurers charge providers a fee to process an electronic funds transfer (EFT). As EFTs become increasingly common in all aspects of business and finance, dentists and other health care providers should not be subject to fees for each EFT, which amount to a reduction in the contracted rate agreed upon between dentists and plans, and which ultimately mean plans are charging dentist to get paid for the care they provide. When dentists see their rates reduced by a fee for EFTs, they cannot use those funds to reinvest in their practice to improve patient care. Fees for EFTs may also reduce dentists' ability to competitively compensate staff, and most dentists already say it is challenging to hire dental hygienists and assistants.

To address this problem, the No Fees for EFTs Act would prohibit plans from imposing fees on providers for standard EFTs. Passage of this bill would help dentists and other providers have the resources to deliver optimum care for their patients, rather than being burdened by additional onerous requirements from insurance plans.

The ADA is ready to work with you to pass the No Fees for EFTs Act, as well as other legislation supporting small business owners and the dental workforce.

If you have any questions or would like to further discuss ADA's priorities for addressing problems in the dental workforce, please contact Natalie Hales at 202-898-2404 or at [halesn@ada.org](mailto:halesn@ada.org), or Chris Tampio at 202-789-5178 or at [tampioc@ada.org](mailto:tampioc@ada.org).

Sincerely,

Linda J. Edgar, D.D.S., M.Ed.  
President

Raymond A. Cohlmia, D.D.S.  
Executive Director

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