

Kentucky House Bill 776 is a newly signed bill that changes how Kentucky dentists can charge their patients after the members annual maximum is reached. The below FAQ's outlines how this change could potentially impact Delta Dental members.

Frequently Asked Questions

When did House Bill 776 go into effect?

House Bill 776 was codified (signed into law) in April 2026. The bill became applicable to Kentucky dental providers on July 15, 2026.

What is this bill changing?

Prior to this new bill, Delta Dental of Kentucky in-network providers were held to their contracted Delta Dental of Kentucky fee schedule when treating Delta Dental of Kentucky members. If the member had exhausted their annual maximum and was receiving additional services, the dentist was still held to the contracted fee schedule.

House Bill 776 now allows in-network providers to charge their full submitted fee to a member if they receive services after the annual maximum has been reached.

Example:

Member receives a large service and uses their full annual maximum for the plan year. Then they receive a cleaning before the plan year ends. The contracted fee for this service could be \$25 but the dentist submitted fee is \$50. Before this change, the provider was held to the contracted fee so the member would have paid the contracted fee for the service (\$25); now the member can be charged the full submitted fee (\$50).

Will this impact a lot of members?

The majority of Delta Dental of Kentucky members will not be impacted by this change. Delta Dental is estimating that less than 3% of all members will be impacted.

What actions should a member take if they do reach their annual maximum?

Members are encouraged to discuss all treatment costs with their providers. If they reach the annual maximum or are unsure if they are close, they can discuss treatment options and treatment estimates with their provider.

Who can members contact to learn about their benefits?

Members can contact the Delta Dental of Kentucky Customer Service team for more information by phone at (800) 955-2030.