

DENTAL THERAPISTS: Safe, Insurable Providers

Dental therapists provide safe, quality care. As a result, they are very inexpensive to insure for malpractice and liability.

LOW RISK = LOW RATES:

- There have been **zero** patient complaints about dental therapists' care in Alaska and Minnesota.¹
- Dental therapists and dentists undergo the **same licensure exams** for procedures they both provide in Minnesota.² New Mexico dental therapists would also be held to the same standard of care as dentists for the same procedures.
- Independent insurance companies prove that they agree with this **low risk** by setting **low insurance rates** for dental therapists.

How much will it cost?

In Minnesota, **THE COST IS APPROXIMATELY \$93/YEAR.**² Marsh calculated this rate based on hygienists' rates, plus 40% to account for expanded practice.³

Professional malpractice rates for dental therapists are a fraction of the cost of dentists' rates, because the scope of practice for dental therapists is narrowly defined to low-risk procedures. In both Minnesota and Alaska, **dentists' annual premiums did not increase** after they started supervising dental therapists.

Who will provide liability insurance?

The national firm Marsh USA provides professional liability coverage for Minnesota dental therapists currently licensed as dental hygienists and members of American Dental Hygienists Association. Another local firm, Dyste Williams, also provides professional liability insurance to dental therapists and advanced dental therapists.

Once dental therapists are licensed in the state of New Mexico, **we anticipate no problems in finding professional liability insurance coverage** from either local or chapters of national firms.

- 1 Wetterhall, S., Bader, J.D., Burrus, B.B., Lee, J.Y., & Shugars, D.A. (2010). Evaluation of the dental therapist workforce model in Alaska. Research Triangle, NC: RTI International
- 2 Wovcha, S., Pietig, E. (2015). Dental Therapy in Minnesota: A Study of Quality and Efficiency Outcomes. [PowerPoint slides]. Retrieved from <http://www.nationaloralhealthconference.com/docs/presentations/2012/04-29/Sarah%20Wovcha.pdf>
- 3 National Material & Child Oral Health Resource Center. "Hiring a Dental Therapist or Advanced Dental Therapist." <http://www.mchoralhealth.org/mn/dental-therapy/professional-liability.html>

ZERO

patient complaints about safety
in **10 years in Alaska**
and **4 years in Minnesota**

\$93

a year for dental therapists'
malpractice insurance

In Minnesota, one of the
firms providing insurance
for dental therapists is the
national insurance firm

MARSH USA



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