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**STATE OF NEW JERSEY
DEPARTMENT OF HUMAN SERVICES
DIVISION OF MEDICAL ASSISTANCE
AND HEALTH SERVICES**

J.M.G.,

PETITIONER,

v.

UNITED HEALTHCARE,

RESPONDENTS.

ADMINISTRATIVE ACTION

FINAL AGENCY DECISION

OAL DKT. NO. HMA 02856-26

As Assistant Commissioner for the Division of Medical Assistance and Health Services (DMAHS), I have reviewed the record in this case, including the OAL case file, the documents in evidence, and the Initial Decision in this matter. No exceptions were filed in this matter. Procedurally, the time period for the Agency Head to render a Final Agency Decision is July 20, 2026.

This matter involves the denial of Petitioner's request for dental implants. The issue presented here is whether United Healthcare's (United) denial was appropriate under N.J.A.C. 10:56-2.13 (c).

Implants will not normally be considered for reimbursement. Prior authorization for implants will be limited to requests that demonstrate that a beneficiary has a facial anomaly, deformity or has been unable to function with a complete denture for at least

two years and other oral surgical corrections have been unsuccessful in improving the retention of the denture. N.J.A.C. 10:56-2.13 (c).

Petitioner is missing all teeth in her upper jaw. ID at 2. In 2024, United authorized Petitioner to receive implant supported dentures because she experienced challenges with wearing conventional dentures. Ibid. To begin the process, Petitioner was treated by Dr. James Fang, DMD, who performed a sinus lift procedure to add bone graft material to Petitioner's upper jaw to support the dental implants. ID at 3. In October 2024, Dr. Fang inserted four dental implants. Ibid. One month later, Dr. Madalina Iorgulescu (Dr. Iorgulescu), DMD attached semi precision abutments on teeth numbered 3, 5, 11 and 14 and provided Petitioner with an interim fixed denture. Ibid. In March 2025, Petitioner went to Eastern Dental with complaints about her locator retained upper denture which had replaced the interim fixed denture provided by Dr. Iorgulescu. Ibid. While at Eastern Dental, Petitioner was seen by various different dentists, including Dr. Joseph Ricciardi (Dr. Ricciardi), DDS. Ibid. In August 2025, Dr. Ricciardi provided Petitioner with a new implant-retained removable denture which initially did not fit correctly but was repaired by the lab. Ibid. Petitioner had issues with the fit of her denture claiming it was crooked and that it caused her to bite her cheek but all of the dentists that examined Petitioner determined that Petitioner's denture fit properly and the occlusions and ridges were correct. Ibid.

Thereafter, Petitioner saw Dr. Santvanya Vyas (Dr. Vyas), DDS. Ibid. Dr. Santvanya sought to replace much of the work that had already been done by seeking pre-authorization from United for prefabricated abutments including modification or custom fabricated abutments including placement for teeth 3, 6, 11 and 14. Ibid. On November 17, 2025, United denied Petitioner's pre-authorization request since the services requested were not a covered benefit. ID at 2. On December 2, 2025, Petitioner

filed an internal appeal. Ibid. On December 29, 2025, United notified Petitioner that her request was denied. Ibid. In its denial, United explained that the services Petitioner sought were not covered under her benefit plan. R-4.

The Initial Decision upheld the denial. ID at 4. The Administrative Law Judge (ALJ) considered the testimony of Dr. Brooke Baron, DDS, United's expert witness who testified that the x-rays of Petitioner's implants showed they had integrated well with no obvious problems. Ibid. Dr. Baron also testified that a review of the photographs provided by Eastern Dental showed that Petitioner's bite looked good and that the gumline and midline were correct. Ibid. The ALJ also determined that the services Petitioner sought for prefabricated abutments including modification and placement or custom abutment including placement for teeth numbered 3,6,11 or 14 and fixed denture were not a covered service under Petitioner's plan. Ibid. Lastly, the ALJ concluded that Petitioner is not entitled to these dental services. ID at 5.

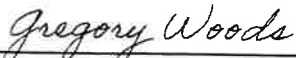
Based on the record before me, I agree with the Initial Decision. Petitioner has failed to provide specific, credible evidence sufficient to demonstrate that the previously approved and installed implant supported denture should be redone. Mere assertion, without supporting clinical findings or other objective evidence, is insufficient to justify replacement. Thus, United was correct to deny the additional requested services.

Thus, I hereby ADOPT the Initial Decision.

THEREFORE, it is on this 20th day of JULY 2026,

ORDERED:

That the Initial Decision is hereby ADOPTED.



Gregory Woods, Assistant Commissioner
Division of Medical Assistance and Health Services