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

J.R.,	:	
PETITIONER,	:	ADMINISTRATIVE ACTION
v.	:	FINAL AGENCY DECISION
UNITED HEALTHCARE AND	:	OAL DKT. NO. HMA 07440-24
DIVISION OF MEDICAL	:	
ASSISTANCE AND HEALTH	:	
SERVICES,	:	
RESPONDENTS.	:	

As Assistant Commissioner for the Division of Medical Assistance and Health Services (DMAHS), I have reviewed the record in this case, including the Initial Decision and the Office of Administrative Law (OAL) case file. Neither party filed exceptions in this matter. Procedurally, the time period for the Agency Head to render a Final Agency Decision is December 18, 2025, in accordance with an Order of Extension.

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 in accordance with N.J.A.C. 10:56-2.13 (c)(1).

Implants are not typically eligible for reimbursement. Under relevant state regulations, coverage of implants should 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)(1).

Petitioner requested authorization for the following dental procedures: 1) bone replacement graft for ridge preservation per site, 2) surgical placement of implant body; endosteal implant, 3) interim implant abutment placement. R-3. On March 1, 2024, United denied Petitioner's request. R-5. In its denial, United explained that the services Petitioner sought are only allowed under specific circumstances such as having a facial anomaly, deformity or being edentulous with a history of inability to function with complete dentures for two years. Ibid.

On March 5, 2024, Petitioner contacted United to appeal the denial of services. R-4. Included in the documentary evidence provided by United is a printout of the call notes made during Petitioner's call to United. R-4. A review of the notes shows that Petitioner reported that he is without teeth and that the dentures cause his gums to be scratched and blistered which causes pain. Ibid. The notes also show that Petitioner reported that as a result of his inability to chew food with the dentures, he has digestive issues such as indigestion, heartburn and constipation. Ibid. In addition, the notes show that Petitioner reported he is a diabetic with high blood pressure and high cholesterol, so his food choices are limited. Ibid. Lastly, the notes show that Petitioner indicated that he has to eat a soft food diet which has caused weight loss, that he has low energy to participate in social gatherings or events in family and community, that he has low self-esteem and feels depressed. Ibid. While I am sympathetic to Petitioner's condition, Petitioner has not provided any objective evidence or comprehensive documentation to show he meets the requirements as set forth in the regulation. N.J.A.C. 10:56-2.13 (c)(1).

The Initial Decision upheld the denial. The Administrative Law Judge (ALJ) found that United correctly determined at the time of Petitioner's application that he was not

eligible under his plan. ID at 2. The ALJ also found that Petitioner had failed to demonstrate that "a good faith" attempt had been made to wear the full dentures for two years. Ibid. As such, the ALJ concludes that United correctly determined that "at the time of application, Petitioner was not eligible to receive the extra services recommended by Dr. Javr" (petitioner's provider). ID at 3.

Based on the record before me, I agree with the Initial Decision. Petitioner has not shown a condition that would cause him to need implants. Petitioner does not have any special condition like a facial anomaly or deformity and has not shown his inability to function with a complete denture for at least two years. United's denial of dental implants was correct under N.J.A.C. 10:56-2.13 (c)(1).

Thus, I hereby ADOPT the Initial Decision.

THEREFORE, it is on this 18th day of DECEMBER 2025,

ORDERED:

That the Initial Decision is hereby ADOPTED.

Gregory Woods

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