

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Military and Veterans Affairs, Space, and Domestic Security

BILL: CS/SB 96

INTRODUCER: Military and Veterans Affairs, Space, and Domestic Security Committee and Senator Sharief

SUBJECT: Dental Care for Veterans

DATE: November 4, 2025 REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Bellamy	Proctor	MS	Fav/CS
2.			AHS	
3.			FP	

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/SB 96 revises the purpose of the Veterans Dental Care Grant Program established within the Florida Department of Veterans' Affairs (FDVA). Specifically, the bill provides an additional qualification for veterans to be eligible for the Veterans Dental Care Grant Program. The additional qualification for veterans provided by the bill is an income of up to 400 percent of the federal poverty level.

The bill appropriates the recurring sum of \$500,000 from the General Revenue Fund to the FDVA for the Veterans Dental Care Grant Program.

The bill takes effect July 1, 2026.

II. Present Situation:

Federal Health Benefits for Veterans

The U.S. Department of Veterans Affairs (VA) provides health care and related services through an integrated health care system with the Veterans Health Administration.¹ Federal veterans' health care benefits are generally available to a veteran who served for 24 continuous months in

¹ U.S. Department of Veterans Affairs, *Veterans Health Administration*, available at <http://va.gov/health/> (last visited Oct. 8, 2025).

the active military, naval, or air service, or as a current or former member of the Reserves or the National Guard if called to and completed active duty.² A veteran is not automatically enrolled in VA health care and must apply to receive health care services. To qualify, a person must have been discharged honorably. However, exceptions are made for veterans discharged for service-related disabilities. Additionally, a discharge upgrade or a VA Character of Discharge review may allow a person to be eligible for benefits.³

VA Dental Care

The VA does provide dental care; however, the eligibility requirements are different than medical care. Generally, dental care is provided for a veteran who has a service-connected dental condition, is a former prisoner of war, or has a service-connected disability rating of 100 percent.⁴ Dental care is categorized into 6 distinct classes.⁵

Classification	Eligibility Criteria	Scope of Treatment Provided
Class I	Veteran has a service-connected compensable (i.e., disability compensation is paid) dental condition.	Any dental care and service needed regardless of relation to service-connected condition.
Class II	Veteran has a service-connected noncompensable dental condition (i.e., not subject to disability compensation) shown to have been in existence at the time of discharge or release from active duty service, which took place after September 30, 1981, if: <ul style="list-style-type: none"> the veteran served at least 180 days (or 90 days if a veteran of the Gulf War era); the veteran's DD214^b does not bear certification that the veteran was provided, within 90 days immediately prior to discharge or release, a complete dental examination (including dental x-rays) and all appropriate dental treatment indicated by the examination to be needed; and application for treatment is received within 180 days of discharge. 	A one-time course of dental treatment of the service-connected noncompensable dental condition.
Class II(a)	Veteran has a service-connected noncompensable dental condition or disability determined as resulting from combat wounds or service trauma.	"Any dental care necessary to provide and maintain a functioning dentition. A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth/condition(s) that are trauma rated."
Class II(b)	Veteran is enrolled and may be homeless and receiving care for a period of 60 consecutive days in specified settings stipulated at 38 U.S.C. §2062.	A one-time course of dental care that is determined clinically necessary to relieve pain, to help the veteran gain employment, or to "treat moderate, severe, or severe and complicated gingival and periodontal pathology."
Class II(c)	Veteran is a former prisoner of war (POW).	Any dental care and service needed regardless of relation to service-connected condition.

² U.S. Department of Veterans Affairs, *Eligibility for VA Health Care*, available at <https://www.va.gov/health-care/eligibility/> (last visited Oct. 8, 2025).

³ *Id.*

⁴ Sidath Viranga Panangala & Jared S. Sussman, Congress.gov, *Health Care for Veterans: Answers to Frequently Asked Questions*, CRS Report Number R42747, available at <https://www.congress.gov/crs-product/R42747?q=%7B%22search%22%3A%22R42747%22%7D&s=1&r=1> (last visited Oct. 8, 2025).

⁵ *Id.*

Class III	Veteran has a dental condition clinically determined by VA to be aggravating a disability or condition from an associated service-connected condition or disability.	Dental care and services to treat such dental condition.
Class IV	Veteran whose service-connected disabilities have been rated at 100% or who is receiving the 100% rating by reason of individual unemployability.	Any dental care and service needed regardless of relation to service-connected condition.
Class V	Veteran is actively engaged in a vocational rehabilitation program (38 U.S.C. Chapter 31).	Dental treatment clinically determined to achieve specific objectives.
Class VI	Veteran is receiving VA care or is scheduled for inpatient care and requires dental services for "a dental condition complicating a medical condition currently under treatment."	Outpatient dental care that is clinically necessary to treat "a dental condition complicating a medical condition currently under treatment."

Dental Service Programs

No-cost dental care is provided to veterans in need at two annual Florida events.

Stars, Stripes, & Smiles, a collaborative effort between a Florida congressman's office and a local county dental association provides no-cost dental services to veterans.⁶ Services provided through the annual event in Pasco County are intended to afford veterans relief from dental pain and infection.⁷ Services are funded through private donation and professional dentistry and other volunteers.

A second effort in the state to provide no-cost dental services to veterans is the Florida Mission of Mercy Dental Clinic.⁸ Part of an annual 2-day dental clinic, dentistry volunteers provide dental services to persons who are underserved and uninsured. The first day of the event is for veterans only.⁹ Services provided through the annual event afford recipients, including veterans, dental exams, cleanings, fillings, extractions, root canals, and limited dentures and partials.¹⁰

United States Federal Poverty Income Guidelines

Federal poverty income guidelines are annually updated.¹¹ Current guidelines for 2025 provide the following for the 48 contiguous states¹² and the District of Columbia:

Persons in Family/Household	Poverty Guideline	300%	400%
1	\$15,650	\$46,950	\$62,600
2	\$21,150	\$63,450	\$84,600
3	\$26,650	\$79,950	\$106,600

⁶ Stars, Stripes, & Smiles, *About USA Veteran Smiles*, available at <https://www.usaveteransmiles.org/about-us> (last visited Oct. 8, 2025).

⁷ *Id.*

⁸ Florida Dental Association, *2026 Florida Mission of Mercy, Jacksonville, May 15-16, 2026*, available at <https://www.floridadental.org/foundation/programs/mission-of-mercy> (last visited Oct. 8, 2026).

⁹ *Id.*

¹⁰ *Id.*

¹¹ U.S. Dep't of Health and Human Services, Office of the Asst. Secretary for Planning and Evaluation, Poverty Guidelines, HHS Poverty Guidelines for 2023, available at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines> (last visited Mar. 28, 2023).

¹² *Id.* Poverty guidelines for Alaska and Hawaii are each separately calculated.

4	\$32,150	\$96,450	\$128,600
5	\$37,650	\$112,950	\$150,600
6	\$43,150 ¹³	\$129,450	\$172,600

Various federal programs use the guidelines, or percentage multiples of the guidelines, such as 125 percent or 185 percent of the guidelines, in determining eligibility for certain benefits. These include Head Start, the Supplemental Nutrition Assistance Program, the National School Lunch Program, the Low-Income Home Energy Assistance Program, and the Children's Health Insurance Program.¹⁴

Florida Department of Veterans' Affairs

The FDVA was created to provide assistance to all former, present, and future members of the Armed Forces of the United States and their spouses and dependents in preparing claims for and securing compensation, hospitalization, career training, and other benefits or privileges to which they are, or may become entitled to under federal or state law or regulation by reason of their service in the Armed Forces of the United States.¹⁵ There are about 1.4 million veterans living in Florida, making the state's veteran population the second largest nationally.¹⁶

Florida Veterans Foundation

The Florida Legislature authorized the FDVA to establish a direct-support organization (DSO) in 2008.¹⁷ The DSO for the FDVA is a not-for-profit corporation organized and operated exclusively to obtain funds, such as grants, gifts, and bequests of money.¹⁸ The DSO provides assistance and support to the FDVA, veterans, and congressionally chartered veteran service organizations with subdivisions in the state.¹⁹ The DSO operates under a written contract with the FDVA, is governed by a Board of Directors, and is subject to audit.²⁰

The Florida Veterans Foundation (FVF) is the FDVA DSO. The FVF serves as the statewide lead organization for Florida veterans and their families by providing direct services and partnering with state and local governments, veteran service organizations, and educational institutions to improve their physical, financial, mental, emotional, and social well-being.²¹ Current initiatives of the FVF include providing dental care to Florida's veterans and financial assistance to wounded and disabled veterans.²²

¹³ *Id.*

¹⁴ *Id.*

¹⁵ Section 292.05(1), F.S.

¹⁶ Florida Department of Veterans' Affairs, Our Veterans, available at <https://floridavets.org/our-veterans> (last visited Oct. 7, 2025).

¹⁷ Section 292.055, F.S.; ch. 2008-4, Laws of Fla.

¹⁸ Section 292.055(2)(b)2., F.S.

¹⁹ *Id.*

²⁰ Section 292.055(3), (4), and (8), F.S.

²¹ Florida Veterans Foundation, available <https://www.helpflvets.org/> (last visited Oct. 8, 2025).

²² Florida Veterans Foundation, available at <https://www.helpflvets.org/post/public-service-announcement-florida-veterans-foundation-launches-dental-program-with-first-grant-aw> (last visited Oct. 8, 2025).

Veterans Dental Care Grant Program

The Veterans Dental Care Grant Program was established in 2023 within the FDVA to provide no-cost dental care to veterans.²³ The FDVA contracts with the FVF, the FDVA's DSO, to administer the Veterans Dental Care Grant Program.²⁴ Statutory eligibility is limited to being a veteran residing in the state and having been honorably discharged from service or later upgraded to honorable.²⁵ The FVF, through rule, established the following criteria to be eligible for services under the Veterans Dental Care Grant Program:

- Must have been issued a DD-214, NGB 22, or Certificate of Discharge.²⁶
- Must reside in Florida.
- Must be at a 300% Poverty Level or below as defined by the federal government, at the time of their application.²⁷
- Must be less than 100% service-connected disabled.
- Must not have a direct service-connected injury impacting their oral health.²⁸

The FDVA received \$1 million in recurring funds in the 2024-2025 general appropriations act for the Veterans Dental Care Grant Program.²⁹ The FDVA must provide a quarterly report to the Executive Office of the Governor's Office of Policy and Budget, the chair of the Senate Appropriations Committee, and the chair of the House of Representatives Budget Committee no later than 30 days after the last business day of each quarter. The report must include the number of veterans served, the type of services provided, and the cost of each service.³⁰ A veteran may apply online for the Veteran Dental Care Grant Program by filing out an application using the FVF Dental Service Locator.³¹

III. Effect of Proposed Changes:

CS/SB 96 amends the purpose of the Veterans Dental Care Grant Program in s. 295.157(3), F.S., to provide an additional qualification for veterans to be eligible for oral health care through the program. The additional qualification for veterans provided by the bill is an income of up to 400 percent of the federal poverty level.

The bill appropriates the recurring sum of \$500,000 from the General Revenue Fund to the FDVA to fund the Veterans Dental Care Grant Program.

²³ Section 295.157(3), F.S.

²⁴ Section 295.157(4), F.S.

²⁵ Section 295.157(2)(b) and (3), F.S.

²⁶ A DD-214 and NGB 22 are discharge documents. A DD-214 is a Certificate of Release or Discharge from active duty, and a NGB 22 is a Report of Separation and Record of Service for the Departments of the Army and the Air Force National Guard Bureau. Available at <https://www.va.gov/records/discharge-documents/> (last visited Oct. 20, 2025).

²⁷ Federal poverty levels are set annually by the Department of Health and Human Services. Current federal poverty levels can be found at <https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>.

²⁸ Florida Admin. Code R. 55-15.003 (2025).

²⁹ Chapter 2025-198, Laws of Fla.

³⁰ *Id.*

³¹ Florida Veterans Foundation, *Dental Service Locator*, available at <https://www.helpflvets.org/dentalservicelocator> (last visited Oct. 8, 2025).

The bill provides an effective date of July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

Not applicable. The bill does not require counties or municipalities to take an action requiring the expenditure of funds, reduce the authority that counties or municipalities have to raise revenue in the aggregate, nor reduce the percentage of state tax shared with counties or municipalities.

B. Public Records/Open Meetings Issues:

None identified.

C. Trust Funds Restrictions:

None identified.

D. State Tax or Fee Increases:

None identified.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None identified.

B. Private Sector Impact:

Eligible veterans, who may not otherwise qualify for or receive Federal or State veteran dental care services, and do not currently take advantage of the two annual no-cost dental care events provided to veterans in need, may benefit financially from dental services provided by the Veterans Dental Care Grant Program in the bill.

Additionally, private entities that provide oral health care through the Veterans Dental Care Grant Program may be positively impacted.

C. Government Sector Impact:

The bill appropriates the recurring sum of \$500,000 from the General Revenue Fund to the FDVA to fund the Veterans Dental Care Grant Program.

VI. Technical Deficiencies:

None identified.

VII. Related Issues:

None Identified.

VIII. Statutes Affected:

This bill substantially amends section 295.157(3) of the Florida Statutes.

IX. Additional Information:**A. Committee Substitute – Statement of Substantial Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Military and Veterans Affairs, Space, and Domestic Security on November 4, 2025:

- Amends s. 295.157(3), F.S., to provide an income qualification for veterans, of up to 400 percent of the federal poverty level, to be eligible to receive oral health care through the Veterans Dental Care Grant Program.
- Appropriates the recurring sum of \$500,000 from the General Revenue Fund to the FDVA for the Veterans Dental Care Grant Program.

B. Amendments:

None.