

**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.)

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

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BILL: SB 96

INTRODUCER: Senator Sharief

SUBJECT: Dental Care for Veterans

DATE: November 3, 2025

REVISED: \_\_\_\_\_

| ANALYST    | STAFF DIRECTOR | REFERENCE | ACTION             |
|------------|----------------|-----------|--------------------|
| 1. Bellamy | Proctor        | MS        | <b>Pre-meeting</b> |
| 2. _____   | _____          | AHS       | _____              |
| 3. _____   | _____          | FP        | _____              |

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**I. Summary:**

SB 96 creates s. 295.158, F.S., which establishes the Veterans Dental Care Program under the Florida Department of Veterans' Affairs (FDVA). The Veterans Dental Care Program's purpose is to expand access to comprehensive services to veterans who have been honorably discharged and reside in the state.

At a minimum, the Veterans Dental Care Program must provide preventative care, basic restorative care, advanced restorative care, endodontic care, and prosthodontic care.

To accomplish the purpose of the Veterans Dental Care Program, the FDVA may provide services through licensed community health centers, nonprofit dental clinics, private providers, accredited dental schools in this state, and mobile dental units.

The bill requires the FDVA to annually submit a report beginning January 2, 2027, to the Governor, the President of the Senate, and the Speaker of the House of Representatives that includes the number of veterans served under the Veterans Dental Care Program, types of services provided, the program's expenditures and sources of funds, and recommendations, if any, on improvements to the program.

The bill provides that the FDVA may seek federal matching funds, private donations, or grants to supplement the Veterans Dental Care Program funding.

The bill requires the FDVA to adopt rules to implement the program.

Funding for the Veterans Dental Care Program is subject to legislative appropriation. See Section V. Fiscal Impact Statement.

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.<sup>1</sup> Federal veterans' health care benefits are generally available to a veteran who served for 24 continuous months in 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.<sup>2</sup> 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.<sup>3</sup>

### 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.<sup>4</sup> Dental care is categorized into 6 distinct classes as shown in the table below.<sup>5</sup>

| 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       | <p>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:</p> <ul style="list-style-type: none"> <li>the veteran served at least 180 days (or 90 days if a veteran of the Gulf War era);</li> <li>the veteran's DD214<sup>b</sup> 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</li> <li>application for treatment is received within 180 days of discharge.</li> </ul> | A one-time course of dental treatment of the service-connected noncompensable dental condition. |

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

<sup>2</sup> 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).

<sup>3</sup> *Id.*

<sup>4</sup> 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).

<sup>5</sup> *Id.*

|             |                                                                                                                                                                                   |                                                                                                                                                                                                                                                      |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                                                                            |
| 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.<sup>6</sup> Services provided through the annual event in Pasco County are intended to afford veterans relief from dental pain and infection.<sup>7</sup> 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.<sup>8</sup> 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.<sup>9</sup> Services provided through the annual event afford recipients, including veterans, dental exams, cleanings, fillings, extractions, root canals, and limited dentures and partials.<sup>10</sup>

### 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

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

<sup>7</sup> *Id.*

<sup>8</sup> 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).

<sup>9</sup> *Id.*

<sup>10</sup> *Id.*

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.<sup>11</sup> There are about 1.4 million veterans living in Florida, making the state's veteran population the second largest nationally.<sup>12</sup>

### ***Florida Veterans Foundation***

The Florida Legislature authorized the FDVA to establish a direct-support organization (DSO) in 2008.<sup>13</sup> 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.<sup>14</sup> The DSO provides assistance and support to the FDVA, veterans, and congressionally chartered veteran service organizations with subdivisions in the state.<sup>15</sup> The DSO operates under a written contract with the FDVA, is governed by a Board of Directors, and is subject to audit.<sup>16</sup>

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.<sup>17</sup> Current initiatives of the FVF include providing dental care to Florida's veterans and financial assistance to wounded and disabled veterans.<sup>18</sup>

### ***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.<sup>19</sup> The FDVA contracts with the FVF, the FDVA's DSO, to administer the Veterans Dental Care Grant Program.<sup>20</sup> Statutory eligibility is limited to being a veteran residing in the state and having been honorably discharged from service or later upgraded to honorable.<sup>21</sup> 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.<sup>22</sup>
- 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.

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<sup>11</sup> Section 292.05(1), F.S.

<sup>12</sup> Florida Department of Veterans' Affairs, Our Veterans, available at <https://floridavets.org/our-veterans> (last visited Oct. 7, 2025).

<sup>13</sup> Section 292.055, F.S.; ch. 2008-4, Laws of Fla.

<sup>14</sup> Section 292.055(2)(b)2., F.S.

<sup>15</sup> *Id.*

<sup>16</sup> Section 292.055(3), (4), and (8), F.S.

<sup>17</sup> Florida Veterans Foundation, available <https://www.helpflvets.org/> (last visited Oct. 8, 2025).

<sup>18</sup> 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).

<sup>19</sup> Section 295.157(3), F.S.

<sup>20</sup> Section 295.157(4), F.S.

<sup>21</sup> Section 295.157(2)(b) and (3), F.S.

<sup>22</sup> 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).

- Must be less than 100% service-connected disabled.
- Must not have a direct service-connected injury impacting their oral health.<sup>23</sup>

The FDVA received \$1 million in recurring funds in the 2024-2025 general appropriations act for the Veterans Dental Care Grant Program.<sup>24</sup> 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.<sup>25</sup> A veteran may apply online for the Veteran Dental Care Grant Program by filing out an application using the FVF Dental Service Locator.<sup>26</sup>

### III. Effect of Proposed Changes:

SB 96 creates s. 295.158, F.S., which establishes the Veterans Dental Care Program under the FDVA. The Veterans Dental Care Program's purpose is to expand access to comprehensive services for eligible veterans. The bill defines an eligible veteran to mean a resident of this state who has been honorably discharged from the United States Armed Forces.

The bill provides the following minimum dental services must be provided by the Veterans Dental Care Program:

- Preventative care, including, but not limited to routine dental examinations and prophylaxis cleanings;
- Basic restorative care, including, but not limited to, dental fillings;
- Advanced restorative care, including, but not limited to, dental crowns and tooth extractions;
- Endodontic care, including, but not limited to, root canal therapy; and
- Prosthodontic care, including, but not limited to dental bridges, partial dentures, complete dentures, and dental implants.

The bill provides that the FDVA may provide services through any of the following:

- Contracts with licensed community health centers, nonprofit dental clinics, and private providers;
- Partnerships with accredited dental schools in this state to increase access and reduce costs; and
- Mobile dental units serving rural and underserved areas of this state.

The bill provides that the FDVA may seek federal matching funds, private donations, or grants to supplement the Veterans Dental Care Program funding.

Funding for the Veterans Dental Care Program is subject to legislative appropriation. The bill directs the FDVA to annually submit a report beginning January 2, 2027, to the Governor,

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<sup>23</sup> Florida Admin. Code R. 55-15.003 (2025).

<sup>24</sup> Chapter 2025-198, Laws of Fla.

<sup>25</sup> *Id.*

<sup>26</sup> Florida Veterans Foundation, *Dental Service Locator*, available at <https://www.helpflvets.org/dentalservicelocator> (last visited Oct. 8, 2025).

President of the Senate, and Speaker of the House of Representatives that includes the number of veterans served under the Veterans Dental Care Program, types of services provided, the program's expenditures and sources of funds, and recommendations, if any, to improve the program.

The bill requires the FDVA to adopt rules to implement the program.

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 Program.

Additionally, private entities that contract or provide services through the FDVA may be positively impacted by participating in the Veterans Dental Care Program.

**C. Government Sector Impact:**

The bill may have a significant negative fiscal impact on state expenditures due to the bill's provisions that require the FDVA to administer the Veterans Dental Care Program. However, funding for the Veterans Dental Care Program is subject to legislative appropriation.

**VI. Technical Deficiencies:**

None identified.

**VII. Related Issues:**

The bill does not address whether a veteran who receives federal dental benefits or state dental benefits, such as through the Veterans Dental Care Grant Program, is precluded from participating in the Veterans Dental Care Program created in the bill.

**VIII. Statutes Affected:**

This bill creates section 295.158 of the Florida Statutes.

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

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

None.

**B. Amendments:**

None.