



March 29, 2023

The Honorable Scott Louser
Chair
House Industry, Business and Labor Committee
North Dakota Legislature
600 East Boulevard Avenue
Bismarck, ND 58505

Re: Senate Bill 2135 – AMEND

Dear Chair Louser and Members of the Committee,

The National Association of Dental Plans (NADP)¹, America's Health Insurance Plans (AHIP)², and the American Council of Life Insurers (ACLI)³ appreciate the opportunity to comment on Senate Bill 2135 (SB 2135) which would allow assignment of benefits for dental benefits in North Dakota. While insured dental patients should be allowed flexibility in utilizing their dental benefits, we offer additional comments on preserving the value of their coverage and preventing balance billing.

Maintaining dental coverage that is affordable and accessible is important in reducing overall health care costs and improving oral health. Individuals with dental coverage visit and take their children to the dentist more often and are more likely to receive the care they need when compared to individuals without coverage. To that end, we propose that the language of SB 2135

¹ NADP is the largest non-profit trade association focused exclusively on the dental benefits industry. NADP's members provide dental HMO, dental PPO, dental indemnity and discount dental products to more than 200 million Americans with dental benefits. Our members include the entire spectrum of dental carriers: companies that provide both medical and dental coverage, companies that provide only dental coverage, major national carriers, regional, and single state companies, as well as companies organized as non-profit plans.

² AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and to help create a space where coverage is more affordable and accessible for everyone.

³ The American Council of Life Insurers (ACLI) is the leading trade association driving public policy and advocacy on behalf of the life insurance industry. 90 million American families rely on the life insurance industry for financial protection and retirement security. ACLI's member companies are dedicated to protecting consumers' financial wellbeing through life insurance, annuities, retirement plans, long-term care insurance, disability income insurance, reinsurance, and dental, vision and other supplemental benefits. ACLI's 280 member companies represent 94 percent of industry assets in the United States.

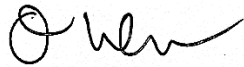
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be amended to prevent balance billing of insured patients by out-of-network dental care providers. A typical dental plan will reimburse for dental care at a negotiated rate with a provider who has entered a provider network in order to access insured patients. When patients seek treatment from a dentist who is not in network, they should be afforded the same protections as if they were seeing an in-network dentist. Therefore, a provider receiving payment directly from an insurance plan for treatment through an assignment of benefits should not seek an additional, unexpected payment from a patient.

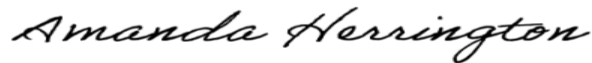
We have attached a redline of the bill and recommend an amendment to SB 2135.

Thank you for your consideration of this important consumer protection issue.

Respectfully submitted,



Owen Urech
National Association of Dental Plans



Amanda Herrington
America's Health Insurance Plans



Melissa I. Young
American Council of Life Insurers

cc: Members of the House Industry, Business and Labor Committee
Commissioner Jon Godfread, North Dakota Insurance Department
Deputy Commissioner John Arnold, North Dakota Insurance Department
Levi Andrist, Amy Cleary and Dennis Pathroff, GA Group, PC