

Chair Warrey, Vice Chairs Ostlie / Johnson, and honorable members of the Industry, Business and Labor Committee,

My name is Kami Dornfeld, I'm a practicing dentist in Williston, ND. I write in support of HB1481.

Dental Premiums Should be Spent on Patient Dental Care

It seems intuitive that dental insurers would spend a large majority of the money they collect in premiums on patient dental care. However, that is not always the case. North Dakota lawmakers can — and should — fix this problem this legislative session.

Lawmakers can protect North Dakota dental patients by passing legislation requiring that dental insurers spend at least 83% of patient premiums on patient care or refund the difference to patients. This law, known as Medical Loss Ratio, would increase transparency in dental insurance and help keep both premiums and out-of-pocket costs manageable for patients. Health insurance carriers in North Dakota are already required to adhere to these standards, but none such exist for dental insurance.

[Nearly half](#) of American adults say it is difficult to afford healthcare costs, and they are more likely to put off oral healthcare than any other type of care. As a dentist, I see this all the time, even with patients who have dental insurance.

There are many ways to make dental insurance work better for patients, so they do not delay or avoid needed care. Simply requiring dental insurers to spend the money they collect in premiums on patient care may be one of the most powerful ways to help right now.

Available data indicates that 25% or more of dental premium dollars are used by insurance companies to cover administrative costs, profits, and executive compensation, instead of being directed to patient care. When every dollar that is shifted away from providing care ends up boosting dental insurers' profits, they have a powerful incentive to spend as little as possible on patient care. A law requiring them to spend at least 83% of premium dollars on patient care will fix that problem.

Dental insurers may claim that they cannot meet this reasonable standard, and that as a result, they will be forced out of business in our state. Patients in North Dakota should not be fooled by this argument. Health insurers have [remained profitable](#) under similar standards, and they continue to increase their net income. In addition, some dental insurers already meet this standard. We need a law to bring the others in line.

Skipping dental care can have serious consequences, not just for oral health but for overall health and wellbeing. Poor oral health is [linked to](#) conditions such as strokes, as well as poorer [academic](#) and [employment](#) outcomes. For these reasons and more, we must minimize cost barriers between patients and care.

Patients already know their dental insurance is not serving them well, which is why a bipartisan 72% of Massachusetts voters elected to adopt this policy in November of 2022. North Dakota dental patients deserve the same protections.

Thank you for your time, and please consider a Do Pass recommendation for HB1481.

Respectfully,
Kami Dornfeld