

Testimony in SUPPORT of Bill HB 1481, Dental Loss Ratio

Chairman Warrey and Members of the House Industry, Business and Labor Committee.

My name is Walter Samuel. I am the President of the North Dakota Dental Association, and we are honored to testify in support of this bill.

When patients purchase dental insurance, they rightly expect that insurance will cover their dental care needs. Unfortunately, dental insurers often find ways to deny paying for care, even when the care is urgently needed.

While medical insurance carriers in North Dakota are required to spend a minimum percentage of patient premiums on healthcare, there is no equivalent standard for dental insurance. Available data indicate that 25% or more of dental premiums are spent on things such as CEO salaries and administration. That means less coverage for North Dakota dental patients.

When patients cannot afford their dental care, including when their insurance will not cover the care they need, they are more likely to postpone or skip getting that care. Skipping dental care can have serious consequences, not just for oral health but for overall health and wellbeing.

In addition to my role with the State Dental Association, I am also a practicing dentist for 15 years. I have seen for myself what can happen to patients when their dental insurers refuse to cover needed care. Having patients who need and elect to have treatment necessary for their dental health, who can't utilize their dental benefits due to denials from the insurance providers doesn't seem fair for a benefit they are paying for. This is becoming more the norm where insurance companies deny benefits to patient's that are paying premiums to make it more difficult to access their "prepaid" benefits/insurance.

Dental insurance companies may tell you this will "force" them to raise patient premiums or that they will not be able to afford to operate in our state if this bill passes. That is just not true. This policy has been in place for more than a decade for medical insurance, and it is time to bring this important patient protection measure to dental insurance.

What this bill would do is protect patients by allowing them to get the dental care they need. This bill would also improve the transparency of dental insurance, simply by applying a policy that has already been successfully implemented in medical insurance.

I ask you to please support HB 1481.

Respectfully,

Walter Samuel D.D.S.
President of the NDDA