



STATEMENT ON NCOIL MODEL LEGISLATION

January 23, 2024 – At the prompting of the National Conference of Insurance Legislators (NCOIL), the American Dental Association (ADA) and the National Association of Plans (NADP) entered into discussions to determine if both organizations could support model legislation with respect to the application of loss ratios to dental insurance. The model law to be adopted by NCOIL in January 2024 represents the patient work of NCOIL legislators and staff, and a compromise on specific terms that is agreed to by both ADA and NADP.

Both organizations view the model as offering guidance and clarity on dental loss ratio issues for state policymakers seeking to pass legislation on the issue.

Link to model law: <https://ncoil.org/wp-content/uploads/2024/01/NCOIL-DLR-Model-Draft-1-23-24.pdf>

American Dental Association

National Association of Dental Plans

About NADP:

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.

About the American Dental Association:

The not-for-profit ADA is the nation's largest dental association, representing 159,000 dentist members. The premier source of oral health information, the ADA has advocated for the public's health and promoted the art and science of dentistry since 1859. The ADA's state-of-the-art research facilities develop and test dental products and materials that have advanced the practice of dentistry and made the patient experience more positive. The [ADA Seal of Acceptance](#) long has been a valuable and respected guide to consumer dental care products. [The Journal of the American Dental Association \(JADA\)](#), published monthly, is the ADA's flagship publication and the best-read scientific journal in dentistry. For more information about the ADA, visit [ADA.org](https://ada.org). For

more information on oral health, including prevention, care and treatment of dental disease, visit the ADA's consumer website [MouthHealthy.org](https://www.mouthhealthy.org).