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NCOIL DEFERS DENTAL FEE MODEL TO SEEK BUSINESS AND LABOR INPUT

Boston, MA, July 11, 2010—After over an hour of extensive debate yesterday, insurance legislators here determined to continue review of a *Model Act Banning Fee Schedules for Uncovered Dental Services* in order to expand outreach to all concerned parties, including business and labor. Members of the Health, Long-Term Care & Health Retirement Issues Committee discussed the model—which is a substitute amendment to an original version that includes alternative language from newly enacted state laws—as part of the July 7 through 11 NCOIL Summer Meeting.

Committee Co-Chair Sen. Ann Cummings (VT), said “We made some progress in addressing legislator concerns on potential costs to insured dental patients, but we now need to consider impacts on the other consumers in this debate, who are the employers and labor organizations in our districts. Several legislators raised concerns about price increases and cost-shifting for these dental plan enrollees. The Committee wants to understand these vital issues before taking final action.”

The substitute amendment, as now written, would restrict insurers from mandating fees for treatments other than those reimbursable under a contract and bar insurers from leasing their dentist networks to third-party administrators or others that do this. In a change approved unanimously during the July 10 meeting, it would also—based on a pending California bill—define “covered services” as those that are or would be reimbursable under contract if not for application of certain limitations such as deductibles, copayments, coinsurance, and annual or lifetime maximums, among others.

The original bill—which was introduced last November—was based on a first-of-its-kind 2009 Rhode Island law. Fourteen other states passed similar laws in 2010, including Alaska, Arizona, Idaho, Iowa, Kansas, Louisiana, Mississippi, Nebraska, North Carolina, Oklahoma, Oregon, South Dakota, Virginia, and Washington.

Representatives of dentists and dental plans were on hand to provide comments, including the American Dental Association (ADA), America’s Health Insurance Plans (AHIP), Delta Dental of Michigan, MetLife, National Association of Dental Plans (NADP), and Rhode Island Dental Association.

The Summer Meeting took place at the Boston Park Plaza Hotel & Towers.

NCOIL is an organization of state legislators whose main area of public policy interest is insurance legislation and regulation. Most legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at www.ncoil.org.

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