

The Washington State Dental Association (WSDA) represents over 4,200 dentists from across the state. WSDA supports cost-effective, practical solutions that prevent disease and remove barriers to quality oral health for all Washingtonians.

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Enhance Fairness in Big Insurance Practices to Ensure Full Patient Benefits

Support SB 6218

THE ISSUE

Washington requires insurance providers to report what percentage of their premium collections are paid out in the form of patient benefits, but this requirement is insufficient to ensure that patient premium dollars are spent on patient care.

- National companies are not required to disaggregate their data to report on Washington premiums and benefits, so current reporting does not present a clear picture of what is going on here in our state.
- According to OIC data from 2021, many carriers spent less than 50% of patient premiums on patient care. Patients are paying premiums without receiving appropriate benefits in return.
- Other states have imposed a minimum threshold for benefits as a percentage of premium collections. In 2022, Massachusetts established this standard through Question 2, a wildly popular (71.6% approval rate) ballot initiative that requires a minimum of 83% of premiums be spent on patient care.

THE SOLUTION: SB 6218

This bill would:

- Require that any company offering dental insurance benefit plans in Washington pay out a minimum of 83% of the premiums they collect in the form of patient benefits.
- Require that any company offering dental insurance benefit plans in Washington report what percentage of the premiums they collect in this state are paid out in the form of patient benefits in the state.

THE IMPACTS OF SB 6218

- Passage of this bill will ensure that the vast majority of patient premiums are spent on dental care and not administrative expenses or executive compensation.
- It will reduce the out-of-pocket cost of dental care to patients in the state who are currently covered by plans that do not currently meet the minimum payout threshold.

