



November 24, 2015

The Honorable Mike Kreidler  
Insurance Commissioner  
Washington Office of the Insurance Commissioner  
PO Box 40258  
Olympia, WA 98504-0258  
ATTN: Bianca Stoner, Rules Coordinator (submitted via email to [rulescoordinator@oic.wa.gov](mailto:rulescoordinator@oic.wa.gov))

Dear Commissioner Kreidler,

The National Association of Dental Plans (NADP) is responding with written comments to the Washington Office of the Insurance Commissioner's (OIC) stakeholder draft rules on adjusting rate and form filing procedures and implementation of Senate Bill (SB) 5023.

NADP appreciates the opportunity to share our concerns, which stem from the rule development thus far, including short timeframes for stakeholder review and feedback, and substantive edits to General Filing Instructions (GFI) made without the benefit of robust public review and discussion.

Regarding the rule development process, we are concerned about the limited opportunities for review of the proposed rules and filing guidance. The OIC allowed only a one-week comment period for the revised GFI. The complex revisions implemented by the proposed rule and updated filing guidance require additional time for careful review by insurers and stakeholders for a thoughtful response to the OIC.

In addition, substantive changes to the GFI occurred before and outside of the rulemaking process. One concerning change inserts a new requirement to file every 12 months, which appears to replace a current 18 month requirement for refiling standard master contracts. This is a troublesome development, as this requirement was removed from regulation and placed within the GFI, which does not require the same public comment and review periods as more formal rulemaking and may likely exceed OIC authority.

- **Recommendation:** Provide additional opportunities with appropriate comment periods to review the proposed rule and revised filing guidance. The OIC should also consider providing a transition period and the continued use of previously filed and approved forms.

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Dallas, TX

National Association of Dental Plans

12700 Park Central Drive • Suite 400 • Dallas, Texas 75251

972.458.6998 • 972.458.2258 [fax]



- **Recommendation:** Redraft the GFI such that any changes are limited to process and procedural directives and not requirements that should be reviewed and adopted as part of a formal rulemaking process.

NADP greatly appreciates your time and attention to our concerns. In addition to these comments, we have also attached our Washington Dental State Fact Sheet for your review. Please contact me with any questions regarding these comments at [khathaway@nadp.org](mailto:khathaway@nadp.org) or 972.458.6998 x111. Again, thank you for your consideration.

Sincerely,



Kris Hathaway  
Director of Government Relations

### **NADP Description**

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry, i.e. dental PPOs, dental HMOs, discount dental plans and dental indemnity products. NADP's members provide dental benefits to approximately 90 percent of the 187 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.

### **National Association of Dental Plans**

12700 Park Central Drive • Suite 400 • Dallas, Texas 75251

972.458.6998 • 972.458.2258 [fax]





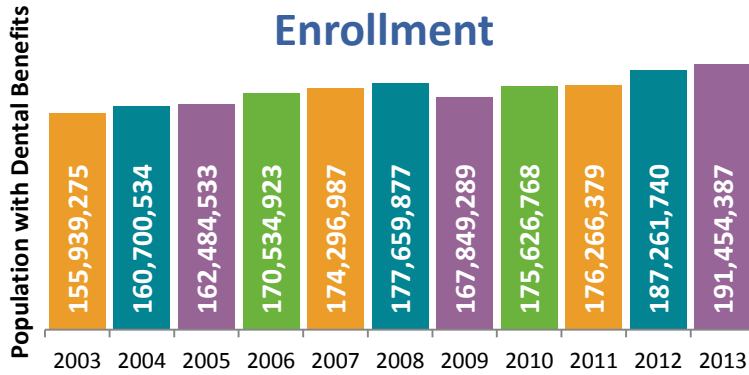
# Washington

## Dental Benefits Fact Sheet



### National Enrollment Trends

An estimated 191,454,387 Americans, 61% of the population, have dental benefits.



Source: 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

### State Enrollment

An estimated 4,275,296 residents, 61% of the population, have dental benefits in Washington.

#### Private Plan Enrollment

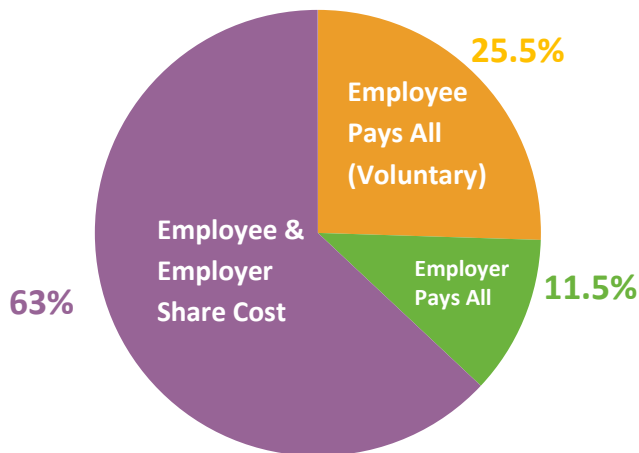
Plan Type	Enrollment
DHMO	282,191
DPPO	3,209,893
Indemnity	196,411
Other Private	88,389

#### Public Plan Enrollment

Medicaid/CHIP <sup>1</sup>	448,813
Other Public <sup>2</sup>	49,599

Source: 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

### Group Policy Funding

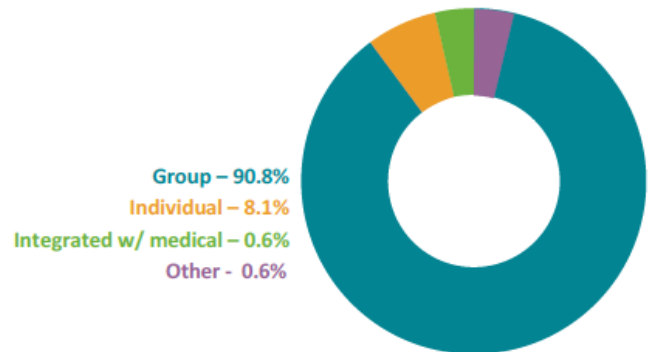


Source: 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

### Distribution of Commercial Benefits: State vs National

	DHMO	DPPO	Indemnity	Other
Washington	7.5%	85.0%	5.2%	2.3%
National	7.9%	78.9%	6.8%	6.4%

#### Sources of National Private Dental Coverage



Source: 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

### Premium Facts

Washington	DHMO	DPPO	Indemnity
Small Group	--	\$41.92	\$57.62
Large Group	--	\$46.24	--

National	DHMO	DPPO	Indemnity
All Group Avg	\$18.59	\$32.12	\$24.00

Source: NADP 2014 Dental Benefits Report: Premium and Benefit Utilization Trends

<sup>1</sup> Data from the Center for Medicare and Medicaid Services and 2014 NADP/DDPA Joint Dental Benefits Report on Enrollment

<sup>2</sup> "Other Public": Includes enrollment in federal and state programs not part of Medicaid



# Washington Dental Benefits Fact Sheet

## Workforce

The federal standard for an adequate supply of dentists is 3.33 practicing dentists per 10,000 population.<sup>2</sup>

According to the American Dental Association 4,940 dentists are actively practicing in Washington or 7.09 dentists per 10,000 population.<sup>3</sup>

Network Type	Total Dentists	General Dentists	Pediatric Dentists	Specialists
DHMO	192	121	3	68
DPPO	4,602	3,689	222	691
Discount	2,213	1,821	122	225

Source: 2014 NADP/DDPA Joint Dental Benefits Report on Network Statistics

## NADP Members

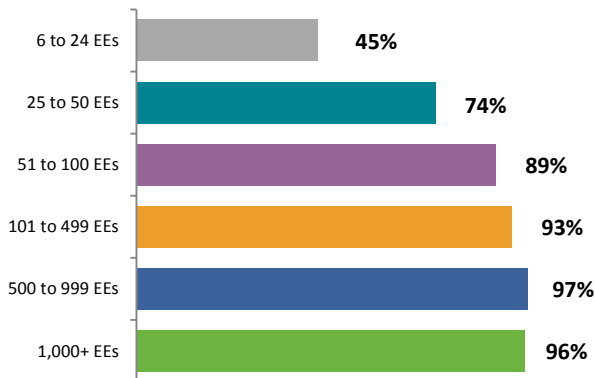
### Plan Types Offered by NADP Members



Source: 2014 NADP Membership Directory

## Where do Consumers Get Dental Benefits

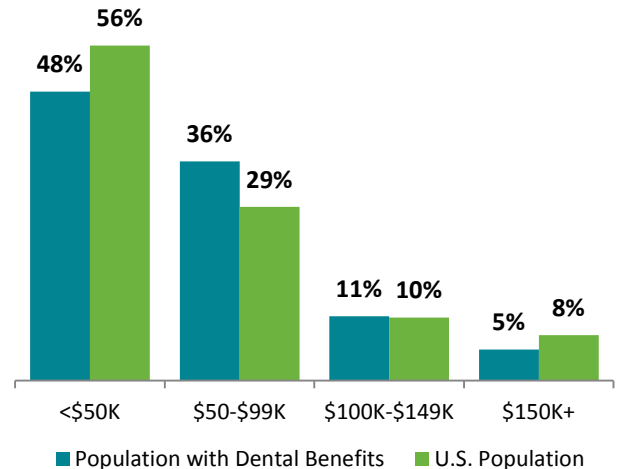
### Employers Offering Dental Benefits by Employer Size



Source: 2011 NADP Purchaser Behavior Survey

## Who Has Dental Benefits

### Consumers with Dental Benefits by Household Income compared to General Population



Source: 2012 NADP Survey of Consumers

## About



The National Association of Dental Plans (NADP), a nonprofit corporation with headquarters in Dallas, Texas, is the “representative and recognized resource of the dental benefits industry.” NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP’s members provide dental benefits to more than 90 percent of the 191 million Americans with dental benefits.

<sup>2</sup> U.S. Department of Health and Human Services

<sup>3</sup> American Dental Association