



March 17, 2015

Senator Joan Carter Conway
Chair, Education, Health and Environmental Affairs Committee
General Assembly of Maryland
2 West Miller Senate Office Building
11 Bladen Street
Annapolis, MD 21401
Sent via Email

To the Honorable Joan Conway,

The National Association of Dental Plans (NADP) writes in support of SB 887 to modernize and confirm dentist's ability to contract with Dental Support Organization (DSOs) for non-clinical support services. The bill is on the agenda to be discussed by the Senate Education, Health and Environmental Affairs Committee on Wednesday, March 18.

DSOs provide assistance to dental offices with non-clinical business and administrative services such as procurement of equipment, accounting and marketing. Dental offices contracting with DSOs are often in convenient locations, offer expanded hours and have access to capital for expansion and administrative efficiencies that increase access to care and can lower consumers' overall costs of dental care.

DSOs have played an integral role in the broadening of networks and have expanded access to diverse populations and particularly those in need and in underserved areas of the state. In addition to expanding networks, our members have found DSOs provide administrative efficiencies and access to advanced technology for dental office through economies of scale and enable dentists to focus more time providing quality dental care.

The proposed legislation clearly provides choice for dentists to may want to utilize DSOs in a variety of ways, from handling equipment leasing to administrative assistance. SB 887 protects both the independent delivery of clinical care by providers as well as a dentists' ability to contract with DSOs which play an increasingly essential role in expanding access to dental care in Maryland.

NADP greatly appreciates the opportunity to share our views, and we are available to answer any of the Committee's questions. In addition to these comments, we have also attached our Maryland Dental State Fact Sheet and member list for your review. Please contact me with any questions

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regarding these comments at khathaway@nadp.org or 972.458.6998x111. 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

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Maryland

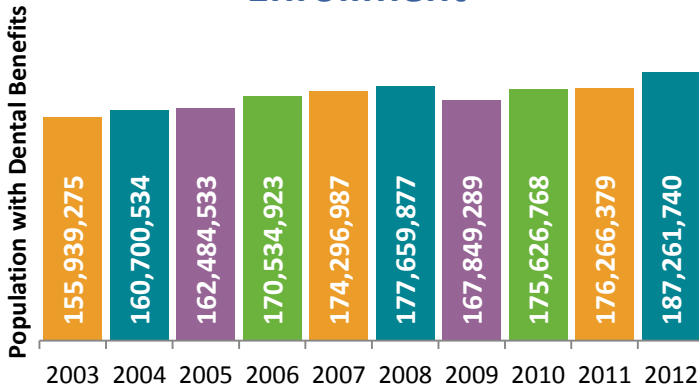
Dental Benefits Fact Sheet



National Enrollment Trends State Enrollment

An estimated 3,217,635 people are enrolled in a private dental plan from Maryland.

Enrollment



Private Plan Enrollment

Plan Type	Enrollment
DHMO	342,039
DPPO	2,509,089
Indemnity	282,621
Other Private	83,884

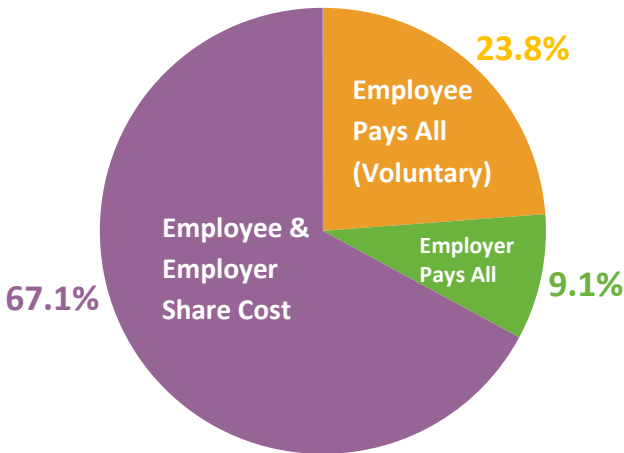
Public Plan Enrollment

Medicaid/CHIP ¹	869,966
Other Public ²	848,797

Source: 2013 NADP/DDPA Joint Dental Benefits Report on Enrollment

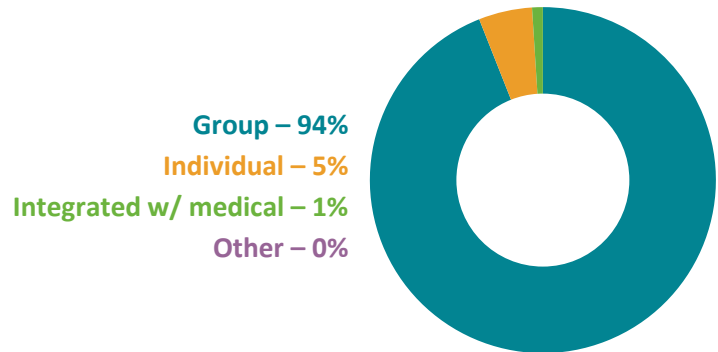
Source: 2013 NADP/DDPA Joint Dental Benefits Report on Enrollment

Group Policy Funding Distribution of Commercial Benefits: State vs National



	DHMO	DPPO	Indemnity	Other
Maryland	10.6%	78.0%	8.8%	2.6%
National	8.4%	77.2%	9.0%	5.4%

Sources of Private Dental Coverage



Source: 2013 NADP/DDPA Joint Dental Benefits Report on Enrollment

Source: 2013 NADP/DDPA Joint Dental Benefits Report on Enrollment

Premium Facts

Nationally, premium increases ranged for existing group coverage from 0.2% for DHMO products to 1.5% for DPPO products

Average monthly dental premium per member per month in Maryland:
DPPO: \$31.32

¹ Data from the Center for Medicare and Medicaid Services. If 0, then CMS data is not available.

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

Source: NADP 2013 Dental Benefits Report: Premium and Benefit Utilization Trends, Dec 2013



Maryland Dental Benefits Fact Sheet

Workforce

NADP Members

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

According to the American Dental Association 3,930 dentists are actively practicing in Maryland or 6.67 dentists per 10,000 population.³

Network Type	Total Dentists	General Dentists	Pediatric Dentists	Specialists
DHMO	773	449	67	93
DPPO	4,173	3,094	155	294
Discount	3,225	2,430	122	227

Plan Types Offered by NADP Members



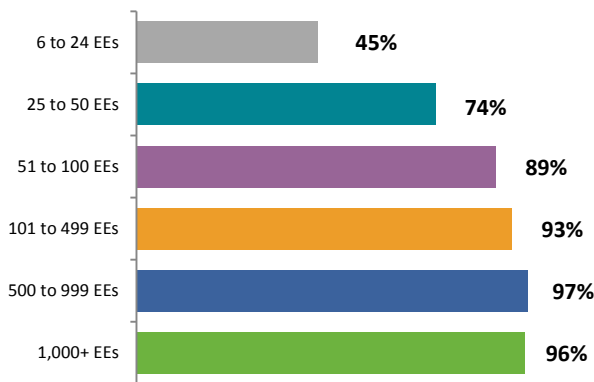
Source: 2013 NADP/DDPA Joint Dental Benefits Report on Network Statistics

Source: 2013 NADP Membership Directory

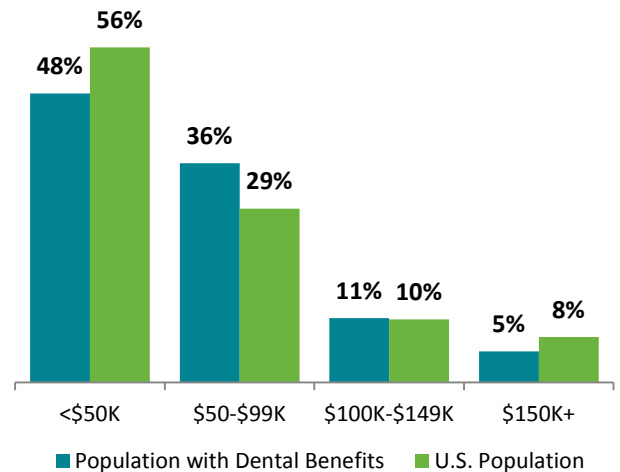
Where do Consumers Get Dental Benefits

Who Has Dental Benefits

Employers Offering Dental Benefits by Employer Size



Consumers with Dental Benefits by Household Income compared to General Population



Source: 2013 NADP Purchaser Behavior Survey

Source: 2013 NADP Survey of Consumers

About



National Association of Dental Plans

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 approximately 90 percent of the 187 million Americans with dental benefits.

² U.S. Department of Health and Human Services

³ American Dental Association

NADP MEMBERS & SUBSIDIARIES

Last Updated: February 2015



Advantage Dental Plan**Aetna Dental**

Group Dental Service

Altus Dental Ins Co

Delta Dental of RI

American Dental Professional Svcs

American Dental Partners

American Enterprise Group

Medco Benefits

AmeriPlan Corporation**Ameritas Life Ins Corp.**

First Ameritas Life Ins Corp.

Argus Dental Plan, Inc.**Assurant Employee Benefits**

Dental Health Alliance, LLC

DentCare, Inc. a Kentucky corporation

DentiCare of Alabama, Inc.

DentiCare of Oklahoma, Inc.

DentiCare, Inc. a Florida corporation

First Fortis Life Ins Co

Fortis Benefits DentalCare of New Jersey In

Fortis Benefits DentalCare of WI, Inc.

Fortis Benefits Ins Co

Fortis Dental Benefits

Georgia Dental Plan, Inc.

UDC Life and Health Ins Co

Union Security Life Ins Co of NY

United Dental Care Ins Co

United Dental Care of Arizona, Inc.

United Dental Care of Colorado, Inc.

United Dental Care of Michigan, Inc.

United Dental Care of Missouri, Inc.

United Dental Care of Nebraska

United Dental Care of New Mexico, Inc.

United Dental Care of Ohio, Inc.

United Dental Care of Pennsylvania, Inc.

United Dental Care of Texas, Inc.

United Dental Care of Utah, Inc.

United Dental Ins. Company

Avesis Third Party Admin. Inc.**Best Life and Health Ins Co****Blue Cross Blue Shield of AZ****Blue Cross Blue Shield of MA**

Blue Shield of Arkansas

Blue Shield of Hawaii

Blue Cross of Florida

Florida Combined Life Ins Co

USABLE Life

Life & Specialty Ventures

Blue Cross Blue Shield of MI

Blue Care Network

Blue Care Network of East MI

Blue Cross Blue Shield of NC**Blue Cross Blue Shield of NE****Blue Cross Blue Shield of SC****Blue Cross Blue Shield of RI****Blue Shield of CA****CareFirst BlueCross BlueShield**

The Dental Network, Inc.

CAREINGTON INTERNATIONAL**CBA, Inc.**

Blue Cross of Vermont

The CDI Group**Cigna Dental & Vision Care**

Great West Healthcare

Citizens Security Life Ins Co**Companion Life Ins Co****Dedicated Dental / Interdent****Delta Dental of AZ****Delta Dental of CA**

Alpha Delta of AL

Alpha Delta of AZ

Alpha Delta of NV

Delta Dental Ins. Co.

Delta Dental of DE

Delta Dental of DC

Delta Dental of MD

Delta Dental of NY

Delta Dental of PA

Delta Dental of PR & VI

Delta Dental of WV

Delta Dental of IA**Delta Dental of MI, OH, IN**

Delta Care

Delta Dental of AR

Delta Dental of TN

Renaissance Dental Network

Renaissance Health Inc. Company of NY

Renaissance Life & Health Ins. Company

Delta Dental of MO

Advantica Benefits

Delta Dental of WA**Delta Dental of WI****DENCAP Dental Plans****Dental Care Plus Group Inc.****Dental Health Svcs of America**

Custom Benefit Advisors

DBA-Preferred Administrators

Dental Health Svcs (an Oregon corp)

Dental Health Svcs, Inc.

Dental Health Svcs, Inc. (Arizona corp)

Dental Management Svcs

Dental Network Svcs
DHS Ins Svcs Inc

Dental Network of America, Inc. (DNOA)
Blue Cross Blue Shield of IL
Blue Cross Blue Shield of NM
Blue Cross Blue Shield of TX
Colorado Bankers Life
Dearborn National
DenteMax, Inc.
Ft. Dearborn Life Ins Co
Health Care Svcs Corp
Medical Life Ins Co

Dental Select

DentalPlans.com

DentaQuest

Dominion Dental Svcs, Inc

EMI Health

EmblemHealth Svcs
Connecticare
GHI HMO Select
Group Health Inc

Employee Choice
Blue Cross Blue Shield of LA

First Continental Life

GEHA
PPO USA a Division of GEHA

Guardian Life Ins Co of America
Berkshire Life Ins Co of America
First Commonwealth, Inc.
Managed Dental Care

Health Resources, Inc.

HealthNet

HealthPartners, Inc
Central Minnesota Group Health Inc
Group Health Plan Inc
HealthPartners Administrators, Inc.
Midwest Assurance Company

Horizon BCBS NJ

Humana Ins. Co.
CompBenefits Corporation
Oral Health Svcs

IHC Health Solutions
American National Life Ins. Company
Fidelity Security Life
GroupLink Reins Co LTD
Guarantee Trust Life
Madison National Life Ins Co
Strategic Health Alliance

Kaiser Permanente Dental Care Program

Kansas City Life Ins Co

Liberty Dental Plan

Lifemap Assurance

Lincoln Financial Group

MetLife
SafeGuard Dental and Vision

SafeGuard Health Plans, Inc
SafeGuard Health Enterprises

Mutual of Omaha

National Guardian Life Ins Co

Nationwide Mutual Ins Co

Nevada Dental Benefits

Nippon Life Ins Co of America

Northeast Delta Dental

Pacific Source Health Plans

Pan American Life

Physicians Mutual

Premera Blue Cross
Blue Cross of WA and AK
Lifewise Assurance
Lifewise Health Plan of OR
Premera Blue Cross Blue Shield of AK

Premier Access Dental & Vision

Principal Financial Group
Diversified Dental Svcs
Employers Dental Svcs, Inc.

Security Life Ins Co of America
Union Security Life Ins. Company of NY

SelectHealth

Solstice Benefits

Southland National Ins Corporation

Standard Ins Co

Starmount Life Ins Co
Always Care

Sun Life Financial

Superior Dental Care Inc.

TruAssure

United Concordia Companies Inc.
Blue Cross Blue Shield of WV (Mountain St)
Highmark Blue Cross Blue Shield
United Concordia Life & Health

United Healthcare Specialty Benefits
Dental Benefit Providers, Inc.
Illinois Pacific Dental
MAMSI Life & Health Ins Co
National Pacific Dental
Nevada Pacific Dental
Oxford Health Plans
Pacific Union Dental
PacifiCare Dental & Vision
PacificDental Benefits, Inc.
Solstice Benefits
United Health Care Corporation

UPMC Health Plan

WellPoint Dental Svcs
Anthem Blue Cross Blue Shield
Anthem Health & Life Ins Co
Blue Cross Blue Shield of GA
Blue Cross Blue Shield of MO
Blue Cross Blue Shield of WI
Blue Cross of CA
DeCare

*Golden West Dental & Vision Plan
Unicare Health Ins Co of the Midwest*

Willamette Dental Insurance, Inc

*Willamette Dental Group
Willamette Dental Management Corporation
Willamette Dental of Idaho, Inc.
Willamette Dental of Washington, Inc.
Willamette Dental Group (Skoutes, Inc.)*

Associate Members

*Aspen Dental
Benevis
Coast Dental
Dental Associates
Dental Care Alliance
DentalOne Partners
Great Expression Dental Centers
Heartland Dental Care
Pacific Dental Services
Park Dental
Smile Brands Inc.*

Supporting Organizations

*Aldera
BeneCare
Dentistat, Inc. & go2dental.com, Inc.
EHG
Eldorado
Health Solutions Plus
Healthscape Advisors
McKinsey and Company
Milliman Inc.
NextGen
P & R Dental Strategies, Inc.
Perio Protech
Revolv (formerly Corvesta)
Secure EDI
Sprig Health
Stratose
Tesia Clearinghouse
The Ignition Group
The Premier Dental Group, Inc.
Towers Watson
West Monroe Partners
Wonderbox Technologies*

*Unicare Life and Health Ins Co
Western Dental Svcs*

Individual Members

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Dr. Manny Chopra
Dr. Leigh Colby
Jeff DeCapua
Teresa Duncan
Dr. D.E. FitzGerald
Lynda Hunnicutt
Dr. Mark W Jurkovich
Dr. Steven Keller
James Kingston
Dr. David Klock, Ph.D.
Dolores Kordek
Dr. Krefman
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Ray Martin
Allan Morris
David O. Mulligan
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Christin Taxin
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Ruth Ann Woodley*