



June 15, 2010

Mr. Lou Felice
Chair, Health Care Reform Solvency Impact Subgroup
National Association of Insurance Commissioners
2301 Mc Gee Street, Suite 800
Kansas City, Missouri 64108-2662

Dear Chairman Felice,

The National Association of Dental Plans (NADP) is the recognized voice of the dental benefits industry. Dental plans provide access to oral care services for more than 176 million Americans through dental HMOs, dental PPOs, discount dental plans and dental indemnity products. Our membership includes major national carriers, regional and local companies, and non-profits. Together, we are committed to improving Americans' oral health by providing access to affordable, high-quality dental benefits.

NADP appreciates the opportunity to provide comments to the NAIC regarding their response to the U.S. Department of Health and Human Services (HHS) on Medical Loss Ratio (MLR) as required by PPACA. Specifically, NADP would like to address our concern as it relates to the Blanks Proposal currently being drafted by the Health Reform Solvency Impact (E) Subgroup:

Recommendation:

The Health Reform Blanks Proposal under consideration by your subgroup is being adapted to allow MLR reporting by health plans. Column 6 'Other Health' is defined as "All other health care business not reported in columns 1 through 6 including the stand-alone dental and vision coverages, long-term care, disability income, etc." These types of products are HIPAA excepted benefits, and while they need to be reported within the 'Blank', they should not be included in the supplement for MLR reporting. For the specific reporting of MLR the column should be eliminated or the parenthetical note (excluded by statute) should be added.

Currently, dental and vision plans are exempt from the substantive requirements of Part A of Title XXVII of the Public Health Service Act (PHSA) and the parallel provisions of ERISA and the Code relating to market reforms when provided under a separate policy of coverage. In HHS' interim final rules relating to the status of grandfathered health plans, the agency stated they will continue to apply the existing 'excepted benefits' exemption to insurance reforms and will encourage states to do the same.

National Association of Dental Plans

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

972.458.6998 • 972.458.2258 [fax]

OFFICERS & DIRECTORS

Chairman

BRUCE R. HENTSCHEL,
CLU, FLMI, HIA, ALHC
Principal Financial Group
Des Moines, IA

Vice Chair

KAREN M. GUSTIN, LLIF
Ameritas Life
Insurance Corp.
Lincoln, NE

Secretary

DOYLE C. WILLIAMS, DDS
DentaQuest
Boston, MA

Treasurer

BRENT WILLIAMS
Dental Select
Salt Lake City, UT

JEFF ALBUM
Delta Dental of
CA, NY, PA & Affiliates
San Francisco, CA

JULIA BAKER
Ameriplan Corp.
Plano, TX

FORREST FLINT
HealthPartners
Minneapolis, MN

JEANNE HENSEL
Humana Specialty Benefits
Insurance Co.
Green Bay, WI

JIM KNOX
Citizens Security
Life Insurance Co.
Louisville, KY

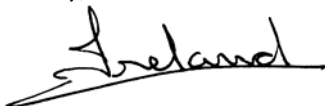
Executive Director
EVELYN F. IRELAND, CAE
National Association
of Dental Plans
Dallas, TX



Additionally, NAIC has recognized that reforms are specific to “major medical” as summarized in the ‘PPACA Uniform Compliance Summary’, and the ‘Final Adopted Response to HHS Federal Register Questions 5/12/10’. NADP urges the NAIC to be consistent excluding “excepted benefits” in all models, reporting forms and advice, to states and federal agencies under PPACA.

As the leading national representative of the dental plan industry, NADP looks forward to answering any questions or concerns by the NAIC. Thank you for your consideration of NADP’s views. If you need additional information, please contact Kris Hathaway, NADP Director of Government Relations at 972.458.6998x111 or through e-mail at khathaway@nadp.org.

Sincerely,



Evelyn Ireland
Executive Director

cc: Todd Sells

National Association of Dental Plans

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

972.458.6998 • 972.458.2258 [fax]

