



October 27, 2017

The Honorable Lamar Alexander
Chairman
Senate HELP Committee
Washington, D.C. 20510

The Honorable Patty Murray
Ranking Member
Senate HELP Committee
Washington, D.C. 20510

Dear Chairman Alexander and Ranking Member Murray,

The National Association of Dental Plans writes to express our support for your draft legislation released October 19 (TAM17K02) to stabilize and improve the individual insurance market.

The public insurance Marketplaces have been an important avenue for access to individual dental coverage, allowing more than 1.9 million Americans, primarily adults, to gain coverage through separate dental plans on state and federal Marketplaces in 2017. These are important gains considering consumers with dental benefits coverage are twice as likely to visit the dentist as well as take their children to the dentist. Such coverage delivers access to the specific care needed by children and adults to lower their overall dental treatment costs as well as lower costs for both emergency room treatment and the treatment for high cost and chronic medical conditions.

We are pleased your legislation was developed through a bipartisan process with input from a broad range of stakeholders. As part of continued discussions, we believe Congress should consider further delay or repeal of the Health Insurance Tax to assure affordability of dental benefits for the population with private dental benefits. The tax alone has added roughly 3% to dental premiums.

NADP and our member dental plans stand ready to continue our work with you to ensure consumer choice and access to dental care in ways that are consistent with NADP's principles—principles that value oral health and the role of the dental benefits industry in improving access to affordable, quality dental care.

Sincerely,

Evelyn Ireland, CAE
Executive Director

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"the representative and recognized resource of the dental benefits industry"



NADP Description

NADP is the largest non-profit trade association focused exclusively on the dental benefits industry. NADP's members provide dental HMO, dental PPO, dental Indemnity and discount dental products to more than 184 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.

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