



Janet T. Mills
Governor

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL
AND FINANCIAL REGULATION
BUREAU OF INSURANCE
34 STATE HOUSE STATION
AUGUSTA, MAINE
04333-0034

Eric A. Cioppa
Superintendent

March 18, 2021

Senator Heather Sanborn, Chair
Representative Denise Tepler, Chair
Joint Standing Committee on Health Coverage, Insurance and Financial Services
100 State House Station
Augusta, ME 04333-0100

Re: L.D. 441: An Act To Expand Adult Dental Health Insurance Coverage

Dear Senator Sanborn, Representative Tepler, and Members of the Committee:

The Bureau of Insurance takes no position on LD 441. The purpose of this letter is to provide you with background information. This bill would require all health insurance plans subject to the Health Plan Improvement Act to include coverage for comprehensive dental services.¹ While health insurance carriers are currently required to offer pediatric dental coverage in the individual and small group markets, this bill would create a new mandate by requiring adult dental coverage and expanding the range of policies that must provide pediatric dental coverage.

States are required to defray the costs of all mandates that are included in Qualified Health Plans, unless those mandates are required as part of the essential benefit package. The Affordable Care Act (ACA) directs states to make payments either to the individual enrollee or to the insurer. Generally, any mandate adopted by a state after December 31, 2011 has been excluded from the essential benefit package by federal regulators and thus is subject to the requirement for the state to defray the cost.

Title 24-A MRSA § 2752 provides for a review and evaluation of a mandated benefit proposal including provider mandates by the Bureau of Insurance before the bill may be enacted. These reviews include an evaluation of the financial impact, social impact and medical efficacy of the mandate. If a report is required it could cost the Bureau up to \$13,500 for outside contract consulting work plus staff time, estimated at a cost of \$1,600 to collect information, review consultant work, and prepare the final report.

¹ See 45 CFR § 155.170, implementing ACA § 1311(d)(3)(B).



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www.maine.gov/insurance

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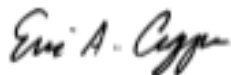
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March 18, 2021
Senator Heather Sanborn, Chair
Representative Denise Tepler, Chair
Page 2

We anticipate that current resources will allow us to conduct up to two studies during the current session, and we will need eight weeks for each report to ensure a high-quality evaluation.

I hope this information is useful to the Committee. Please let me know if I can provide any further assistance.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric A. Cioppa".

Eric A. Cioppa
Superintendent

cc: Representative Heidi Brooks, Sponsor