



March 18, 2021

Testimony in opposition to LD 441, “An Act to Expand Adult Dental Health Insurance Coverage.”

Senator Sanborn, Representative Tepler, and members of the Committee on Health Coverage, Insurance & Financial Services, I am Chris O’Neil. I represent Northeast Delta Dental, here to testify in opposition to LD 441.

We oppose Part A, and in particular section 2, “Required coverage,” for the following reasons:

1. It would not serve, and in fact would potentially harm, consumers by mandating individual and group health plans to include a comprehensive dental benefit. Dental benefits have traditionally been provided by stand-alone dental plans like Northeast Delta Dental.
2. Mandating that health insurers provide a dental benefit would raise health insurance costs when dental benefits are already widely available to the group and non-group markets through stand-alone dental plan offerings. Groups and individuals can enroll in comprehensive dental coverage at any time. There is no waiting for open enrollment period, and there are no exclusions for pre-existing conditions. Delta Dental even has its own exchange (deltadentalcoversme.com) where anyone can easily navigate our offerings and enroll in a plan.
3. Dental benefits are more affordable when separated from a high medical deductible. Health plans with embedded dental coverage can require the medical deductible to be met before cost-sharing occurs. The typical annual medical deductible for embedded plans is approximately \$2900; while the average cost of first-dollar stand-alone dental coverage ranges from \$20 to \$200 annually. Even if embedded dental preventive care has first-dollar coverage, if a dental problem is identified, beneficiaries might be disincentivized from seeking restorative care such as crowns and fillings, because of the high medical deductible.

4. Dental coverage in the fully insured market is widely available and affordable. Health plans currently may offer, and some do offer comprehensive dental plans. Some, like Community Health Options here in Maine offer large group dental plans that are administered by Delta Dental.
5. Dedicated dental plans ensure that consumers get a better value for dental care specifically, preventing the need to choose between dental and medical care. One important reason for the better value is that dedicated dental plans have comprehensive provider networks, which means more providers are in-network, which means more savings for patients.

In summary, as dental benefits are already available to groups and individuals from stand-alone dental plans, and from some health carriers, mandating that health insurers provide a comprehensive dental benefit would raise health insurance costs without providing additional value to groups, individuals or the market.

While LD 441 has apparent intentions that are simpatico with Delta Dental's mission (below), we find the bill unnecessary and potentially harmful.

Delta Dental does not take a position on Part B.

Thank you.

Our Mission: To advance the oral health and overall wellness of our customers and the general public by providing innovative benefits and professional partnerships through diversified strategic business and philanthropic initiatives.