



5 Park Plaza, Suite 1850
Irvine, CA 92614

Crystal McElroy

Vice President
Supplemental Health Compliance
and Regulatory

March 17, 2021

RE: Opposition to Maine L.D. 441

To: The Honorable Members of the Committee on Health Coverage, Insurance & Financial Services

Metropolitan Life Insurance Company is a leader in providing dental benefits nationwide and strives to provide superior dental benefits at affordable prices to its customers. On behalf of MetLife, we respectfully request you oppose Maine L.D. 441, which would require carriers offering a health plan in Maine to provide coverage for comprehensive dental services. This bill will negatively impact residents of Maine as it will diminish the effectiveness of stand-alone dental plans and the advantages they provide.

Stand-alone dental plans provide a wide range of coverages such as preventive appointments, fillings, root canals and periodontal procedures as well as extractions and other surgical treatments, and many plans include orthodontic benefits. Stand-alone dental plans have premiums that are separate from medical insurance and provide comprehensive benefits at a reasonable cost. Having a dental plan that reduces the out-of-pocket expenses typically encourages insureds to utilize their plan, therefore boosting their dental health and general wellness. Additionally, stand-alone dental plans operate under a preventive model which is designed to help stop more serious health issues before they begin. Annual dental exams, routine cleanings, and fluoride treatments are all part of the preventive treatment plan offered by stand-alone dental plans designed to keep insureds healthy, and on track to avoid more costly restorative treatments.

Stand-alone dental plans have also cultivated vast dental provider networks to provide insureds with greater access to participating providers. Due to these far-reaching provider networks, insureds are more likely to receive services from an in-network provider and enjoy the benefits of lower out-of-pocket costs.

Mandating health plans to include dental services will result in higher expenses for the insured as they are required to meet costly medical deductibles and out-of-pocket maximums. Also, combining dental benefits in a health plan often results in a decline in the oral health of the insured as they avoid the dentist for regular preventive treatment and tend to only use their health plan when problems are serious or painful. This costs more money over time, and negatively affects the insured's long-term overall health.

Maine L.D. 441 would limit the effectiveness of stand-alone dental plans and the preventative care that they provide to insureds at a reasonable and cost-effective price. For these reasons, and for the reasons explained above, we respectfully ask that you oppose L.D. 441.

We appreciate the opportunity to provide feedback to the Committee on Health Coverage, Insurance & Financial Services and look forward to the opportunity to discuss our concerns with you and your staff. Please feel free to contact me at 949-437-2750.

Sincerely,

A handwritten signature in black ink, reading "Crystal McElroy". The signature is fluid and cursive, with the first name "Crystal" and last name "McElroy" clearly distinguishable.

Crystal McElroy
Vice President
Supplemental Health Compliance and Regulatory
MetLife, Inc.
(949) 437-2750

David Rose
MetLife

March 18, 2021

Dear Co-Chairs Sanborn & Tepler:

I am submitting the attached written testimony on behalf of MetLife in opposition to LD 441--AA to expand adult dental health insurance coverage. Please do not hesitate to reach out if you need any further information or have questions. Thank you so much.

Best,

David Rose
Assistant Vice President, State Government Relations
MetLife
david.a.rose@metlife.com
347-446-9792(m)