

ALASKA STATE LEGISLATURE

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Charlie Huggins Senator

SPONSOR STATEMENT SB 258

SB 258 protects access to dental care by prohibiting insurance companies from setting fee limits on non-covered procedures and also prevents them from setting age limitations for covered services.

A national trend has developed where dental managed care insurance plans limit a patient's access to dental care by setting caps on dentist's fees for services that are not even covered by the insurance plan. Dental managed care plans offer a service providing consumers with dental care at reduced rates. The insurance company sets a fee limit for a service and the consumer knows upfront how much will be covered and how much he or she will have to pay out of pocket. The problem arises when an insurance carrier tries to set fee limits on services that are not covered. Insurance companies have begun setting fee limits for certain non-covered services, forcing dentists to reevaluate their decision to participate in the insurance plan thus decreasing the number of dentists participating in the managed care plan. This leaves consumers with fewer dental care options, which usually results in greater costs both financially and in quality of care.

A second, more recent trend in dental managed care plans is minimum age restrictions. Before benefits are allowed, some insurance companies require that a child be at least four years old. This presents a huge problem in young children obtaining necessary dental care. Dental cavities in very young children continue to be a problem in Alaska and arbitrarily setting minimum age requirements will handicap efforts to restore dental health to this vulnerable population. Tooth decay is highly preventable through early and sustained home care and regular professional preventive services. In May 2003, the American Academy of Pediatrics issued a policy statement urging dental exams for very young children. The policy recommends that infants receive an oral health assessment from a health care professional by six months and be referred to a dental health professional by one year. This important statement recognizes that oral health problems can begin long before a child reaches the age of three.

SB 258 goes a long way towards protecting consumers' access to care and preventing the aforementioned problems, thus ensuring that Alaskans continue to receive the dental care they need. I strongly urge your support of SB 258.