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On behalf of the Alaska Dental Society (ADS), I write to express our strong support for HB 273 Dental Insurance & Direct Care Agreements which establishes dental loss ratio reporting and authorizes direct dental care agreements in Alaska. Together, these provisions promote transparency, strengthen patient value, and expand access to affordable dental care.

Dental loss ratio reporting helps ensure that a greater share of premium dollars is directed toward patient care rather than administrative costs. For patients and families, this means improved accountability, clearer expectations of coverage value, and better access to preventive and restorative services. Medical loss ratio standards have long existed under federal law for medical insurance and have proven effective in improving transparency and consumer value. HB 273 applies this well-established framework to dental coverage, providing similar consumer protections without creating a new or untested regulatory model.

From a patient perspective, dental loss ratio transparency supports greater value for premium dollars, improved access to necessary care, increased transparency when comparing plans, and stronger competition among insurers.

ADS also supports the bill's authorization of direct dental care agreements that are not regulated as insurance. This approach is particularly important in dentistry, where many patients do not have employer-sponsored dental coverage and must manage costs independently. Direct dental care agreements allow patients and providers to enter into voluntary, transparent arrangements for defined services in exchange for a periodic fee, expanding patient choice and affordability.

HB 273 would allow more Alaskans to access routine and preventive dental care, provide predictable and reduced costs for patients without dental insurance, and encourage continuous care that improves long-term oral health outcomes. Allowing dentists to contract directly with patients also reduces administrative overhead tied to insurance billing, enabling savings to be passed directly to patients while maintaining high-quality care.

Taken together, the provisions in HB 273 create a balanced, patient-centered framework that improves transparency, strengthens competition, supports provider sustainability, and expands access to oral health care in Alaska.

Thank you for your consideration of this legislation. The Alaska Dental Society appreciates the opportunity to share our perspective and stands ready to assist as HB 273 moves forward.

Sincerely,

Dr. Heather Willis, DDS
Alaska Dental Society | Past ADS President