



4300 B Street, Suite 410 Anchorage Alaska 99503 | 907.563.3003 | info@akdental.org | www.akdental.org

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



Caroline Curtis DMD
Jacqueline Wells DMD
16635 Centerfield Dr. Suite 200
Eagle River, Alaska 99577
907-694-5207
PatientCare@EVFDental.com

April 20, 2026

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Caroline Curtis, and I am a practicing dentist in Eagle River, Alaska. I, along with my associate, Dr. Jacqueline Wells, am writing to express our support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As dentists serving Alaskans, we see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As Alaskan dentists, we know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. We respectfully urge you to support this legislation.

Thank you for your consideration.

Respectfully,

Caroline Curtis, DMD, PC

Jacqueline Wells, DMD

From: [Brett Johnson](#)
To: [REDACTED]
Date: Friday, April 17, 2026 4:20:11 PM

April 17, 2026

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: Support for House Bill 273 – Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Brett Johnson, and I operate Alaska Smiles in Anchorage, Alaska. I am writing to you today to express my strong personal support for HB 273, sponsored by Representative Ruffridge.

In my daily practice, I see firsthand how traditional dental insurance frequently fails to meet the actual needs of Alaskans. While patient premiums continue to climb, the annual maximum benefits have remained stagnant for decades, and the increasing burden of administrative paperwork often gets in the way of providing timely care. I believe HB 273 offers a thoughtful, Alaska-specific solution to these long-standing issues.

One of the most critical components of this bill is the dental loss ratio reporting requirement. This is a vital tool for transparency that does not set rates, mandate specific spending levels, or create new fees. Rather, it simply requires insurance companies to disclose how they spend premium dollars using the same federal definitions already required for medical insurance. This data will provide patients, regulators, and legislators with a much clearer picture of the actual value of dental plans.

Furthermore, HB 273 would formally authorize direct dental care agreements. These allow patients and dentists to enter into simple, written contracts for specific services in exchange for a regular fee. For the many Alaskans who lack employer-provided insurance and struggle with high out-of-pocket costs, these agreements offer a way to access routine and preventive care while fostering a stronger, direct relationship with their provider.

Ultimately, HB 273 is about improving transparency and supporting patient choice. By passing this legislation, you will help ensure that dental practices across the state—including those serving our rural and underserved regions—can continue to provide high-quality care to their communities.

I respectfully ask for your support of HB 273. Thank you for your time and for your service to our state.

Sincerely,

Brett Johnson DDS

Alaska Smiles

Anchorage, Alaska

Brett C. Johnson DDS



From: [Rebecca Cave-Mansker](#)
To: [House Health and Social Services](#)
Cc: [REDACTED]
Subject: RE: House Bill 273 Dental Insurance & Direct Health Agreements
Date: Saturday, April 18, 2026 6:58:37 PM

April 18th, 2026

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Cave-Mansker, and I am a practicing dentist in Fairbanks, Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Rebecca Cave Mansker, DDS

Rebecca A. Cave Mansker, DDS, Inc.
Fairbanks, Alaska

From: [Kenley Michaud](#)
To: [House Health and Social Services](#)
Cc: [REDACTED]
Subject: RE: House Bill 273 Dental Insurance & Direct Health Agreements
Date: Monday, April 20, 2026 9:23:27 AM

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Michaud, and I am a practicing dentist in Anchorage, Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Kenley Michaud, DDS
Northern Lights Dental Anesthesia
Anchorage, Alaska

April 20, 2026

The Honorable Representative Justin Ruffridge
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Representative Ruffridge and Members of the Committee:

My name is Dr. Andrea L. Earnest, and I am a practicing dentist in Fairbanks, Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Andrea L. Earnest, DDS
Andrea L. Earnest, DDS, LLC
Fairbanks, Alaska

From: [Rich Gregorin](#)
To: [REDACTED]
Subject: HB273
Date: Monday, April 20, 2026 6:35:19 AM

April 20, 2026

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Gregorin II, and I am a practicing dentist in Anchorage, Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Richard Gregorin II , DDS/DMD
Gregorin Dental
Anchorage, Alaska

4/20/2026

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. [Name], and I am a practicing dentist in [Community/Region], Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Rick M. Campos, DMD
Anchorage Dental Arts
Anchorage, Alaska

4/19/26

The Honorable Chair Genevieve Mina
House Health & Social Services Committee
Alaska State Capitol
Juneau, Alaska 99801-1182

RE: House Bill 273 Dental Insurance & Direct Health Agreements

Dear Chair Mina and Members of the Committee:

My name is Dr. Ryan Baker and I am a practicing endodontist in Anchorage, Alaska. I am writing to express my support for HB 273 Dental Insurance & Direct Care Agreements by Representative Ruffridge.

As a dentist serving Alaskans, I see daily how dental insurance often falls short of patient expectations. Premiums continue to rise, annual maximums have remained largely unchanged for decades, and increasing administrative complexity interferes with the delivery of care. HB 273 addresses these concerns in a careful and Alaska-specific way.

The bill's dental loss ratio reporting requirement is an important transparency tool. It does not mandate spending levels, set rates, or impose new fees. Instead, it requires insurers to report how premium dollars are spent using established federal definitions already applied to medical insurance. This information helps patients, regulators, and policymakers better understand the value of dental coverage without disrupting existing plans.

HB 273 also authorizes direct dental care agreements, allowing dentists and patients to voluntarily enter into clear, written agreements for defined services in exchange for a periodic fee. In Alaska, where many patients lack employer-sponsored dental coverage and face high out-of-pocket costs, these agreements can expand access to preventive and routine care while strengthening the dentist-patient relationship.

As an Alaskan dentist, I know HB 273 will improve transparency, support patient choice, and help ensure dental practices can continue to serve their communities, including rural and underserved areas. I respectfully urge you to support this legislation.

Thank you for your consideration.

Sincerely,

Dr. Ryan Baker DMD
North Pacific Endodontics
Anchorage, Alaska