

Alaska State Legislature

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Representative Justin Ruffridge

District 7 - Kenai/Soldotna

HB 273 Ver A

Section 1

AS 21.03.025(a) Adds “dental care services” to the direct health care agreement section.

Section 2

AS 21.03.025(c) Adds “dental care services” to direct health care agreement section.

Section 3

AS 21.03.025(m) Adds “dental care services” to direct health care agreement section that is subject to AS 2136 (Trade Practices and Frauds).

Section 4

AS21.03.025(o) Adds “dental care services” to direct health care agreement section.

Section 5

AS 21.03.025(p) Adds “dental care services” to direct health care agreement section.

Section 6

AS 21.03.025(r) (1) Adds “dental care services” under the definition of direct health care agreement section.

Section 7

AS 21.96.210 New section is added to current AS 21.96 regarding dental loss ratio report is now required to be filed with the director. New section lists what shall be included in the report.

(d) States that the director shall make the report public in a searchable database

(e) The director shall file the report with the Senate secretary and the chief clerk of the House, and notify the legislature that the report is available.

(f) (1) (2) (3) Defines how the percentage of premium dollars spent on patient care is calculated.

(g) (1) (2) (3) Dental health care service plan is defined.

Sec. 21.96.215 instructs the director how to calculate the data, and to aggregate the dental loss ratios for each insurer using data provided under AS 21.96.210 for each market segment in which the insurer operates.

- (b) Instructs the director how to determine whether a dental health care service plan is considered an outlier.
- (c) States when the director shall investigate an insurer based on deviation from averages from other dental health care service plans.
- (d) Steps the director shall take if an insurer remains an outlier after two consecutive years.
- (e) Lists steps the director may take for an insurer who is subject to remediation.
- (f) The director may adopt regulations creating a process to identify insurers that increase rates more than the latest dental services Consumer Price Index.

(g)(1)(2)(3) Definitions