

# Alaska State Legislature

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## Representative Justin Ruffridge

District 7 - Kenai/Soldotna

### HB 273 Ver A Sponsor Statement

*“An Act relating to direct health care agreements; relating to dental health care insurance plans and dental loss ratios; and providing for an effective date.”*

House Bill 273 addresses two key areas of dental care policy in Alaska: direct health care agreements and transparency in dental insurance.

First, the bill amends Alaska law to expressly authorize the provision of dental care services through direct health care agreements. These agreements are written contracts between a dentist and a patient that specify the dental services to be provided in exchange for a periodic fee. House Bill 273 clarifies required contract elements and consumer disclosures, applies existing consumer protection laws governing unfair trade practices, and maintains current eligibility limits by excluding individuals who are eligible for Medicaid or the Children’s Health Insurance Program.

Second, the bill establishes a reporting requirement for dental health care service plans by creating a transparency framework focused on dental loss ratios. A dental loss ratio is a standardized measure that reflects the proportion of premium dollars spent on patient care compared to administrative costs. While medical insurance carriers already report this information under federal law, dental insurers are not subject to comparable reporting requirements. House Bill 273 addresses this gap by applying consistent federal definitions and methodologies to dental insurance reporting.

The bill is intentionally measured in scope. It does not mandate how insurers must allocate spending, nor does it impose rate controls, taxes, or new fees. Instead, the bill establishes a reporting requirement that allows the Division of Insurance to collect and publish aggregated information in a publicly accessible, searchable format. Over time, the director may review multi-year data to identify significant variances and take action consistent with federal standards.

By enhancing transparency and supporting informed oversight, HB 273 strengthens Alaska’s approach to dental care delivery and dental insurance regulation without disrupting existing coverage or imposing unnecessary regulatory burdens. Thank you for your thoughtful consideration of this legislation.