

**Bill Summary**  
1<sup>st</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 1101</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.</b>	<b>1263</b>
<b>Author:</b>	<b>Sen. Coleman</b>
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**Bill Analysis**

SB 1101 provides that the dental loss ratio shall be calculated by dividing the sum of the amount incurred for clinical dental services provided to enrollees, the amount incurred on activities that improve dental care quality, and the amount of claims payments identified through fraud reduction efforts by the total amount of premium revenue, excluding federal and state taxes, licensing and regulatory fees paid, nonprofit community benefit expenditures, and any other payments required by federal law. The Insurance Commissioner shall promulgate rules to define various expenditures, activities, administrative costs, and nonprofit community benefit expenditures.

The measure requires carriers of dental coverage to electronically file a dental loss ratio form with the Employees Group Insurance Division of the Office of Management and Enterprise Services for the preceding calendar year. The report shall be submitted by July 31, 2026, and each subsequent July 31 thereafter. The Division shall make the report available to the public in a searchable format on a public website that allows members of the public to compare dental loss ratios among carriers by plan type by posting the information on the Division's website. The Commissioner is directed to promulgate rules that create a process to identify any carriers that significantly deviate from average dental loss ratios and to investigate the causes of the deviation once the Division has received 2 years of reports.

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