February 3, 2017

The Honorable Al Redmer, Jr.
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, MD  21202
Sent via email to: networkadequacy.mia@maryland.gov

Dear Administrator Redmer:

The National Association of Dental Plans (NADP) and the Alliance of Maryland Dental Plans (Alliance) applauds the Maryland Insurance Administration (MIA) on taking an active and transparent role in promulgating regulations on provider networks per Maryland House Bill 1318 / Chapter 309 “Health Benefit Plans – Network Access Standards and Provider Network Directories.”

NADP participated in the arduous process of updating the National Association of Insurance Commissioners (NAIC) Health Benefit Plan Network Access and Adequacy Model Act (Model) and recommends taking a similar approach with future regulations.

NADP and the Alliance testified on January 5 at the MIA dental network hearing and discussed several points for the MIA to consider, including:

**Recommendation 1**: The MIA should review consumer complaints and dental plans’ network filings to determine whether further regulations or dental metrics are appropriate and to what degree. Maryland is among the minority of states with dental network regulations already in place, and may learn additional oversight will only lead to higher costs, without any additional benefits to consumers. It is critical to remember the costs associated with additional regulations as dental coverage is a voluntary benefit. While pediatric dental is included in the Essential Health Benefits package of the Affordable Care Act, individuals are not required to report the lack of coverage on their tax forms and dental is therefore not a required benefit, unlike medical Minimum Essential Coverage.

**Recommendation 2**: If the MIA decides to move forward with specific network requirements, NADP and the Alliance propose the MIA adopt dental metrics as utilized in the CMS Medicare Advantage program (MA) as suggested within the 2016 CMS Letters to Issuers for mileage or time to a dental provider:
- Large: 30 minutes or 15 miles
- Metro: 45 minutes or 30 miles
- Micro: 80 minutes or 60 miles
- Rural: 90 minutes or 75 miles
- CEAC: 125 minutes or 110 miles
- At least 1 provider for at least 90% of enrollees
The MA dental metric provides a solid measuring stick for dental networks, and while most dental carriers can meet the CMS metric therefore not disrupting current coverage, it will allow for a baseline for new carriers entering the state. However, NADP urges the MIA to include flexibility within the regulations so the MIA can work with carriers’ filings in the event complications arise, such as new shortage areas becoming apparent or providers refusing to join networks.

As additional states look to implement potential metrics for dental networks, NADP and the Alliance are proposing parallel regulations to assist both carriers and agencies in simplifying processes to keep costs to a minimum. As dental coverage is a low-cost benefit, it is even more critical to have state metrics align whenever feasible.

**Recommendation 3:** There was discussion during the dental hearing requesting Essential Community Providers (ECP) be required as part of the networks to parallel CMS requirements of the Federal Facilitated Marketplaces (FFM). NADP and the Alliance oppose this suggestion for several reasons.

The FFM is designed for the individual market and mainly serves an un/underinsured population, typically including Federally Qualified Health Centers (FQHC), some of which have dentists. However, the regulations being discussed are impacting dental policies filed for the employer market, which is not a sector that has traditionally utilized FQHCs. As long as there are an appropriate number of providers available to consumers, there is no reason for a network provider to be specifically designated as an ECP or other.

In addition, dental plans have found it very difficult each year to meet the FFM ECP dental ratio, as most ECP Dentists have declined to contract with commercial dental plans. Additionally, CMS lists identifying FQHCs that offer dental services are often in error or the locations only provide limited services (e.g. an examination by a dental hygienist or dentist services only available at certain limited times). Our plans have acknowledged including ECPs within their networks have been problematic, expensive and not advantageous for their enrollees as long as other providers are available in the same geographic region. Also, and if implemented at the state level, Maryland would need to continue supplying an updated list of ECPs and address the data integrity issues in current listings.

**Recommendation 4:** Similar to the legislation, NADP and the Alliance also recommend the MIA maintain any dental requirements separately to provide ongoing clarification on regulatory reporting, and encourage simplicity when filing policies for MIA approval in the future.

The dental benefits industry wants to continue to be proactive and offer practical solutions that can also streamline processes when feasible. We will continue to offer a balanced approach as the MIA continues their conversation throughout the remainder of the Model review. The identification of clear, specific and reasonable dental requirements will assist in containing costs and thus providing Maryland constituents more affordable coverage options.

Please do not hesitate to contact Eme Augustini at (972) 458-6998 x111 or eaugustini@nadp.org or Kimberly Robinson at 410-375-2523 or krobinson@fblaw.com should you have any questions or concerns.
We’ve also attached a Maryland dental state fact sheet for reference along with NADP’s member list. We greatly appreciate the MIA’s open dialogue and look forward to meaningful discussions this summer.

Sincerely,

Eme Augustini  
Director of Government Relations  
National Association of Dental Plans (NADP)

Kimberly Robinson,  
Executive Director  
Alliance of Maryland Dental Plans
Maryland Dental Benefits Fact Sheet

National Enrollment Trends

An estimated 204,585,875 Americans, 64% of the population, have dental benefits.

Dental Enrollment

An estimated 4,585,274 or 77% of the population have dental benefits in Maryland.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>DHMO</td>
<td>453,056</td>
</tr>
<tr>
<td>DPPO</td>
<td>2,729,163</td>
</tr>
<tr>
<td>Indemnity</td>
<td>225,290</td>
</tr>
<tr>
<td>Other Private</td>
<td>64,724</td>
</tr>
</tbody>
</table>

Public Plans

Medicaid/CHIP 1,082,153

Source: 2015 NADP Dental Benefits Report on Enrollment

Sources of Private Dental Coverage

Group 92%

Individual 7%

Integrated w/ Medical 1%

Employers Offering Dental Benefits by Employer Size

<table>
<thead>
<tr>
<th>Employer Size</th>
<th>Group Avg</th>
<th>6-24 EEs</th>
<th>25 to 50 EEs</th>
<th>51 to 100 EEs</th>
<th>100 to 499 EEs</th>
<th>500 to 999 EEs</th>
<th>1,000+ EEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>MD</td>
<td></td>
<td>74%</td>
<td>82%</td>
<td>94%</td>
<td>89%</td>
<td>89%</td>
<td></td>
</tr>
<tr>
<td>Nat’l Group Avg</td>
<td></td>
<td>48%</td>
<td>74%</td>
<td>82%</td>
<td>94%</td>
<td>89%</td>
<td>89%</td>
</tr>
</tbody>
</table>

Source: 2015 NADP Dental Benefits Report on Enrollment

Premium Facts

| Source: NADP 2015 Dental Benefits Report: Premium and Benefit Utilization Trends |
| Maryland | DHMO | DPPO | Indemnity |
| Small Group | -- | $34.36 | $40.66 |
| Large Group | -- | $28.38 | -- |
| Individual | -- | $31.10 | -- |
| Nat’l All Group Avg | $17.01 | $31.69 | $36.13 |

| Source: 2015 NADP Dental Benefits Report on Enrollment |
| Maryland | DHMO | DPPO | Indemnity | Other |
| 9.9% | 59.3% | 4.9% | 1.4% |
| Nat’l | 7.9% | 78.9% | 6.8% | 6.4% |

Source: 2015 NADP Dental Benefits Report on Enrollment

Population with Dental Benefits

<table>
<thead>
<tr>
<th>Year</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
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<tbody>
<tr>
<td>Total</td>
<td>162,484,533</td>
<td>170,534,923</td>
<td>174,296,987</td>
<td>177,659,877</td>
<td>167,849,289</td>
<td>175,626,768</td>
<td>176,266,379</td>
<td>187,261,740</td>
<td>191,454,387</td>
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Source: 2015 NADP Dental Benefits Report on Enrollment

An estimated 204,585,875 Americans, 64% of the population, have dental benefits.

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</table>

Source: 2015 NADP Dental Benefits Report on Enrollment

An estimated 4,585,274 or 77% of the population have dental benefits in Maryland.

Source: Data from the Centers for Medicare and Medicaid Services and 2015 NADP Dental Benefits Report on Enrollment

Source: NADP 2015 Dental Benefits Report on Enrollment

Source: 2015 NADP Survey of Employers
The federal standard for an adequate supply of dentists is 3.33 practicing dentists per 10,000 population. The table presents the number of dentists participating on provider networks including the number of network dentists per 10,000 population.

<table>
<thead>
<tr>
<th>Network Type</th>
<th>Total Dentist</th>
<th>General Dentists</th>
<th>Pediatric Dentists</th>
<th>Specialists</th>
<th>Per 10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>DHMO</td>
<td>971</td>
<td>577</td>
<td>43</td>
<td>351</td>
<td>1.62</td>
</tr>
<tr>
<td>DPPO</td>
<td>4,930</td>
<td>3,785</td>
<td>233</td>
<td>912</td>
<td>8.25</td>
</tr>
<tr>
<td>Discount</td>
<td>3,032</td>
<td>2,267</td>
<td>152</td>
<td>613</td>
<td>5.07</td>
</tr>
</tbody>
</table>


Dental Benefits Impact Consumer Behavior

When was your last visit to the dentist?

- Have Dental Benefits: 84% (past 12 months), 11% (1-3 years), 6% (3+ years)
- Do Not Have Dental Benefits: 61% (past 12 months), 21% (1-3 years), 17% (3+ years)

Source: 2015 NADP Survey of Consumers

Consumers with and without Dental Benefits by Household Income

- <$50k: 34% have dental benefits, 45% do not
- $51-$75k: 22% have dental benefits, 22% do not
- $76-$100k: 17% have dental benefits, 14% do not
- $101k+: 28% have dental benefits, 19% do not

Source: 2015 NADP Survey of Consumers

About

The National Association of Dental Plans (NADP), a nonprofit corporation with headquarters in Dallas, Texas, is the “representative and recognized resource of the dental benefits industry.” NADP is the only national trade organization that includes the full spectrum of dental benefits companies operating in the United States. NADP’s members provide dental benefits to about 90 percent of 205 million Americans with dental benefits.
## NADP Members & Subsidiaries

**Last Updated:** August 2016

### Plan Members

| Advantage Dental Plan, Inc. | Great West Healthcare |
| Aetna Dental | Great West Life  |
| Coventry Dental |  |
| Group Dental Service |  |
| Group Dental Service of MD |  |
| Altus Dental Insurance Company |  |
| American Dental Professional Services |  |
| American Dental Partners |  |
| American Enterprise Group, Inc. |  |
| Ameritas Life Insurance Corp. |  |
| Ameritas Life Insurance Corp. of NY |  |
| Security Life Insurance Company of America |  |
| Anthem Blue Cross Blue Shield |  |
| Anthem Health & Life Insurance Company |  |
| Blue Cross Blue Shield of GA |  |
| Blue Cross Blue Shield of MO |  |
| Blue Cross Blue Shield of WI |  |
| Blue Cross of CA |  |
| DeCare International |  |
| Golden West Dental & Vision Plan |  |
| Unicare Health Ins Co of the Midwest |  |
| Unicare Life and Health Insurance Company |  |
| WellPoint |  |
| Argus Dental and Vision |  |
| Best Life and Health Insurance Company |  |
| Blue Cross Blue Shield of AZ |  |
| Blue Cross Blue Shield of MA |  |
| Benefit Services of HI (Blue Shield of HI) |  |
| Florida Blue |  |
| Florida Combined Life Insurance Company |  |
| HMSA (Blue Cross and Blue Shield of HI) |  |
| Life and Specialty Ventures |  |
| USAble Life |  |
| Blue Cross Blue Shield of MI |  |
| Blue Care Network |  |
| Blue Cross Blue Shield of NC |  |
| Blue Cross Blue Shield of SC |  |
| Blue Shield of CA |  |
| Care Plus/Dental Associates |  |
| CareFirst BlueCross BlueShield |  |
| The Dental Network, Inc. |  |
| Careington International |  |
| CBA Inc. |  |
| Cigna |  |
| Companion Life Insurance Company |  |
| Alpha Dental of AL |  |
| Alpha Dental of AZ |  |
| Alpha Dental of NM |  |
| Alpha Dental of NV |  |
| Alpha Dental of UT |  |
| Alpha Dental Plan of Colorado, Inc. |  |
| Alpha Dental Programs, Inc |  |
| Dental Source of New Mexico |  |
| Total Dental Administrators |  |
| Dedicated Dental / Interdent |  |
| Dental Plans |  |
| Delta Dental of AR |  |
| Delta Dental of CA, NY, PA & Affiliates |  |
| Delta Dental Insurance Company (DC) |  |
| Delta Dental Insurance Company (DE) |  |
| Delta Dental Insurance Company (MD) |  |
| Delta Dental Insurance Company (WV) |  |
| Delta Dental of DC |  |
| Delta Dental of DE |  |
| Delta Dental of MD |  |
| Delta Dental of NY |  |
| Delta Dental of PA |  |
| Delta Dental of Puerto Rico & Virgin Islands |  |
| Delta Reinsurance Corporation |  |
| Delta Dental of IA |  |
| Delta Dental of MA |  |
| Delta Dental of MI, IN, OH |  |
| Delta Dental of MO |  |
| Advantica Benefits |  |
| Advantica Eyecare |  |
| Bridgeport Dental |  |
| Delta Dental of SC |  |
| DeniServ, LLC |  |
| Delta Dental of NC |  |
| Delta Dental of NM |  |
| Delta Dental of RI |  |
| Delta Dental of TN |  |
| Delta Dental of WI |  |
| DENCAP Dental Plans |  |
| Dental Care Plus Group |  |
| Dental Trust/Dental Span |  |
Dental Health Services of America
Custom Benefit Advisors
DBA-Preferred Administrators
Dental Health Services (an Oregon corp)
Dental Health Services, Inc.
Dental Health Services, Inc. (Arizona corp)
Dental Management Services
Dental Network Services
DHS Insurance Services Inc

Dental Network of America, Inc.
Blue Cross Blue Shield of IL
Blue Cross Blue Shield of MT
Blue Cross Blue Shield of NM
Blue Cross Blue Shield of OK
Blue Cross Blue Shield of TX
Colorado Bankers Life
Dearborn National
DenteMax
Ft. Dearborn Life Ins Co
Health Care Service Corp
Medical Life Ins Co

Dental Select
DentaQuest
Atlantic Dental, Inc.
California Dental Network, Inc.
Delta Dental of MA
DentaQuest Institute
DentaQuest MidAtlantic
Doral Dental USA, LLC
DSM USA Insurance Company Inc

Dominion National
Capital Advantage Assurance Co.
Capital Blue Cross

EmblemHealth Services
Albany Dental
Connecticare
GHI HMO Select
Group Health Inc (now Emblem)

EMI Health
First Continental Life

GEHA
PPO USA Inc.
Surety Life

Guardian Life Insurance Company of America
Access Dental Services
Avesis Third Party Admin. Inc.
Berkshire Life Insurance Company of America
First Commonwealth Limited
First Commonwealth, Inc.
Managed Dental Care
Managed DentalGuard
Premier Access / Guardian Life

Health Resources, Inc.
HealthNet of CA

HealthPartners, Inc
Central Minnesota Group Health Inc
Group Health Plan Inc
HealthPartners Administrators, Inc.
Midwest Assurance Company

Horizon Blue Cross Blue Shield of NJ
Rayant Dental Services Inc

Humana Insurance Company
CompBenefits Corporation
Oral Health Services

IHC Health Solutions
American National Life Ins. Company
Fidelity Security Life
GroupLink Reinsurance Company LTD
Guarantee Trust Life
Independence Holding Company
Madison National Life Ins Co
Strategic Health Alliance

Kaiser Permanente Dental Care Program
Permanente Dental Associates

Kansas City Life Insurance Co.

LIBERTY Dental Plan

Lifemap Assurance

Lincoln Financial Group

MetLife
SafeGuard Dental and Vision
SafeGuard Health Enterprises
SafeGuard Health Plans, Inc

Mutual of Omaha Insurance Company
Omega Administrators

National Guardian Life Insurance Company

Nevada Dental Benefits
PrimeCare Dental Plan (Jaimini Health, Inc.)

Nippon Life Insurance Company of America

Northeast Delta Dental
Delta Dental of NH
Maine Dental Service Corp

Pacific Source Health Plans

Pan American Life
The Dental Specialists

Physicians Mutual Insurance Company

Premera Blue Cross
Blue Cross of WA and AK
Lifewise Assurance
Lifewise Health Plan of OR
Premera Blue Cross Blue Shield of AK

Strategic Health Alliance

The Dental Specialists

Physicians Mutual Insurance Company
Principal
Diversified Dental Services
Employers Dental Services, Inc.
First Dental Health
New Dental Choice (First Dental Health)
Principal Dental Services
Principal Life Insurance Company
Renaissance Life & Health Ins. Company
Maverest Dental
Renaissance Dental
Renaissance Health Inc. Company of NY
SelectHealth
Solstice Benefits
Southland National Insurance Corporation
Standard Insurance Company
Starmount Life Insurance Company
Always Care
UNUM Life Ins. Co. of America
Sun Life Financial
Dental Health Alliance, LLC
Denticare of Alabama
Denticare of Oklahoma
Denticare, Inc. a Kentucky Corporation
Denticare, Inc., a Florida Corporation
UDC Dental California, Inc.
Union Security Dental Care of New Jersey
Union Security Dental Care of Georgia, Inc
Union Security Insurance Company
Union Security Life Ins. Company of NY
United Dental Care of Arizona
United Dental Care of Colorado
United Dental Care of Michigan, Inc.
United Dental Care of Missouri, Inc.
United Dental Care of Ohio, Inc.
United Dental Care of Texas, Inc.
United Dental Care of Utah, Inc.

Genworth Financial
Superior Dental Care, Inc
The CDI Group, Inc.
TruAssure Insurance Company
Delta Dental of II
United Concordia Companies, Inc.
Highmark
Highmark Blue Cross Blue Shield of WV (Mountain St)
HM Health Solutions
Mountain State Blue Cross Blue Shield
United Concordia Life & Health
UnitedHealthcare Dental
Dental Benefit Providers, Inc.
Illinois Pacific Dental
Ingenix
Logistics Health Incorporated
MAMSI Life & Health Insurance Company
National Pacific Dental
Nevada Pacific Dental
OptumHealth Financial
OptumInsight
Oxford Health Plans
Pacific Union Dental
PacificCare Dental & Vision
PacificDental Benefits, Inc.
United Health Care Corporation
UnitedHealthcare Dental / Dental Benefit Providers of CA
UPMC Health Plan
Western Dental Services, Inc
Willamette Dental Insurance, Inc.
Willamette Dental Group
Willamette Dental Group (Skoutes, Inc.)
Willamette Dental Management Corporation
Willamette Dental of Idaho, Inc.
Willamette Dental of Washington, Inc.
Associates

Aspen Dental Management Inc
Benevis Practice Services
Coast Dental Services, LLC
Dental Care Alliance
DentalOne Partners, Inc.
Great Expressions Dental Centers
Heartland Dental Care
Midwest Dental
New York University
Pacific Dental Services
Park Dental
Smile Brands Inc.

Supporting Organizations

Aldera
Apex Revenue Technologies
BeneCare
BFC Forms
Brighter.com
Dentistat, Inc. & go2dental.com, Inc.
EHG, Inc Dentalxchange
Eldorado
FraudLens, Inc.
Health Solutions Plus
Healthscape Advisors
Information Capture Solutions, LLC
Milliman Inc.
National Electronic Attachment
NextGen
Nova Net
P & R Dental Strategies, LLC
Pacific Resources
Revolv
SKYGEN USA
Stratose
Tesi Cleaninghouse, LLC
The Ignition Group
The Premier Dental Group, Inc.
Unitas Dental
West Monroe Partners
Willis Towers Watson

Individuals

Dr. Roger Adams
Dr. Peter Barnett
Dr. Manny Chopra
Jeff DeCapua
Dr. D.E. FitzGerald
Gail Garcia
Lynda Hunnicut
Dr. Mark W. Jurkovich
Dr. Chris Kamen
Dr. Steven Keller
James Kingston
Steve Kister
Dolores Kordek

Dr. Nanarao Krothapalli
E. Craig Lesley
Tom Limoli, Jr.
James Lintner
Connor Loftus
Robert Maccario
Dana Moss
Allan Morris
Michael S. Reeder
Dr. James Spivey
Chuck Stewart
Ruth Ann Woodley