

1 **SENATE FLOOR VERSION**

2 March 6, 2025

3 COMMITTEE SUBSTITUTE
4 FOR
5 SENATE BILL NO. 1101

6 By: Coleman of the Senate

7 and

8 Tedford of the House

9 An Act relating to dental insurance; defining terms;
10 mandating reports by carrier; requiring certain data
11 to be included in the initial report; directing
12 publication of certain reports; directing Insurance
13 Department to make recommendations on the
14 effectiveness of certain reports; providing for
15 codification; and providing an effective date.

16 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

17 SECTION 1. NEW LAW A new section of law to be codified

18 in the Oklahoma Statutes as Section 6170.1 of Title 36, unless there
19 is created a duplication in numbering, reads as follows:

20 As used in this act:

21 1. "Community benefit expenditure" means an expenditure for an
22 activity or program or to an organization that seeks to achieve the
23 objectives of improving access to dental services and enhancing
24 dental public health. This includes an activity that:

1 a. is available broadly to the public and serves low-
2 income consumers,
3 b. reduces geographic, financial, or cultural barriers to
4 accessing dental services, and if the activity ceased
5 to exist would result in reduced access,
6 c. addresses oral health workforce shortages, such as
7 advancing the education and training of oral health
8 professionals, or
9 d. leverages or enhances dental public health activities;
10 provided, community benefit expenditure shall not include any
11 expenses incurred for promotion, advertisement, or marketing by a
12 dental insurer;

13 2. "Dental coverage plan" means a health coverage plan that
14 includes coverage for the costs of dental care services and provides
15 coverage to employees and individuals;

16 3. "Dental loss ratio" means, for employer coverage issued by a
17 dental coverage plan, the ratio of incurred claims and other
18 compensation paid or due to providers, as defined in Section 6142 of
19 Title 36 of the Oklahoma Statutes, provided under a dental carrier
20 contract issued in this state, including, but not limited to:

21 a. related state and federal taxes,
22 b. related licensing and regulatory fee expenses,
23 c. nonprofit community benefit expenditures that have
24 been disclosed to the public to support dental

1 services and improve dental care access and quality in
2 this state,

- 3 d. the amounts or related payments identified through
4 fraud reduction efforts, and
5 e. any other related payments pursuant to state or
6 federal law,

7 excluding the reporting period;

8 4. "Large employer" means an employer who employed at least
9 fifty-one employees on business days during the preceding calendar
10 year and who employs at least one employee on the first day of the
11 plan year; and

12 5. "Small employer" means an employer who employed between one
13 and fifty employees on business days during the preceding calendar
14 year and who employs at least one employee on the first day of the
15 plan year.

16 SECTION 2. NEW LAW A new section of law to be codified
17 in the Oklahoma Statutes as Section 6170.2 of Title 36, unless there
18 is created a duplication in numbering, reads as follows:

19 A. On or before June 30, 2027, and on or before June 30 each
20 year thereafter, a dental carrier that issues, sells, renews, or
21 offers a dental coverage plan shall file with the Insurance
22 Commissioner a report that includes the dental loss ratio for the
23 preceding calendar year reported by market segment. The initial
24 report shall include dental loss ratios for the calendar years of

1 2024, 2025, and 2026. A dental carrier shall file the report in the
2 format or on forms determined by the Commissioner.

3 B. The Commissioner shall annually post all submitted reports
4 on a dedicated link or page on the Commissioner's website on or
5 before September 15 of each year.

6 C. The Insurance Department shall evaluate the effectiveness of
7 informing the public on the dental loss ratio information reported
8 and make recommendations, if applicable, on the continuation or
9 modification of the obligation of dental carriers to report such
10 information.

11 SECTION 3. This act shall become effective November 1, 2025.

12 COMMITTEE REPORT BY: COMMITTEE ON BUSINESS AND INSURANCE
March 6, 2025 - DO PASS AS AMENDED BY CS