General Assembly

January Session, 2025

Proposed Bill No. 1003

LCO No. **3371**

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
SEN. ANWAR, 3rd Dist.

AN ACT ESTABLISHING A DENTAL LOSS RATIO.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That title 38a of the general statutes be amended to: (1) Establish a dental loss ratio of not less than eighty-three per cent for any dental insurance policy issued in this state; (2) require any dental insurer that fails to satisfy such dental loss ratio to issue rebates to covered persons of an amount that results in such dental insurer satisfying such dental loss ratio; and (3) establish expenditure reporting requirements for dental insurers, including an evaluation of the proportion of funds allocated to patient care versus administrative costs, marketing costs and profits.

Statement of Purpose:

To: (1) Establish a dental loss ratio of not less than eighty-three per cent for any dental insurance policy issued in this state; (2) require any dental insurer that fails to satisfy such dental loss ratio to issue rebates to covered persons of an amount that results in such dental insurer satisfying such dental loss ratio; and (3) establish expenditure reporting requirements for dental insurers, including an evaluation of the proportion of funds allocated to patient care versus administrative costs, marketing costs and profits.