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CORRESPONDENCE MEMORANDUM

DATE: March 22, 2013
TO: Group Insurance Board Strategic Planning Workgroup
FROM: Bill Kox, Deputy Administrator, Division of Insurance Services
SUBJECT: Uniform Dental Update

This memo updates the Workgroup on discussion to date concerning the proposed Uniform Dental program design.

At the February 5, 2013 GIB meeting, staff received GIB approval to proceed with developing a uniform dental plan that would replace existing plans offered on an optional basis by participating health plans. The concept was developed to reflect our recommendation for a cost-neutral average of the range of benefits currently offered. The February 5 GIB memo is attached for your reference.

In general, plans did not have significant concerns with the concept as presented, with the exception of a requirement for out-of-network benefits. Plans commented that out-of-network benefits would add to the cost of the program and require additional claims payment administrative capacity. Several plans with relatively higher benefit levels also commented that their members would be adversely impacted and this could result in "benefit rush" before year's end.

Staff worked with Deloitte to remove the requirement for out-of-network benefits. We also identified a plan (Unity) that has a dental benefit that reflects the revised cost-neutral approach. In working with Deloitte, we will need to fine tune the certificate to ensure that the limited Endodontic and Periodontal benefits are also appropriately addressed. The revised draft Schedule of Benefits and Exclusions/Limitations for the dental plan are attached.

We have shared this draft certificate with the plans for comment and will report back to the Strategic Planning Workgroup in May, and seek approval of a final certificate at the GIB at the May 21, 2013 meeting.

Staff will be available to answer at the Workgroup meeting to answer questions.

Attachments: February 5 GIB Memo & Schedule of Benefits (Draft)

Board	Mtg Date	Item #
GIB-SPW	4.8.13	6