

A Cascade of Bad Outcomes if Medical Loss Ratio (MLR) Requirements Are Imposed on Dental Insurance

If an MLR is imposed on dental insurance that doesn't account for the differences between medical and dental insurance, a cascade effect would follow that would impact families' financial well-being and health.

An MLR leaves dental plans an average \$5 a month per policy to spend on claims administration, customer service, compliance and more

To effectively administer the plan, dental plans must raise premiums. It could mean a 38% hike for small group plans.

Small employers may no longer offer employee benefits on dental premiums, or they may contribute less.

Families will lose access to dental insurance and are less likely to visit dentists regularly for preventative exams, increasing chance for overall poor health outcomes.

Dentists will see fewer patients because the ability to maintain dental networks will be impacted.

Community health systems will feel increased pressure on their emergency room departments, as people turn to ED for dental issues.