

Did you know dental insurance companies in Missouri are not required to spend patient premiums on patient care?

We're trying to change that. See how, today.



MORE DENTAL CARE FOR MISSOURIANS

Dental Loss Ratio (DLR) Enhances the Value of Dental Insurance

As the value of dental insurance continues to decline, it is crucial to advocate for dental benefits that prioritize the needs of Missouri residents.

Without proper regulation, patient premium dollars will continue to be spent on marketing or administrative costs rather than patient care.

House Bill 439 and Senate Bill 680 aim to require dental insurance companies to spend at least 85 percent of patient premiums on patient care, a commonsense policy that has long existed for medical insurance.

Understanding DLR

DLR refers to the percentage of premiums utilized for actual dental services. With an 85% DLR, 85 cents of every dollar spent on premiums will go towards patient care, ensuring that Missourians receive more value from their dental insurance.

Advantages of Implementing a DLR

- Improved Access to Care: Adds more opportunities for quality dental care back into dental plans.
- Fair Premium Allocation: Reduces out-of-pocket costs and ensures better value for consumers.
- Enhanced Accountability: Promotes equitable spending practices among insurance companies and requires rebates to patients for any excess premiums collected.

Learn more about Dental Loss Ratio:

modental.org/dlr

FAQS FOR A MISSOURI DLR

Key Questions Addressed

What Percentage of Premiums is Currently Allocated to Patient Care?

While some insurers meet the 85% benchmark, others allocate as little as 11%, highlighting a lack of consistency in the industry.

Can Insurers Maintain Profitability with DLR?

Yes! States that have implemented DLR demonstrate that insurers can achieve the 85% standard while remaining financially viable.

Is There Evidence Supporting DLR?

Certainly. Four states have successfully enacted DLR, resulting in improved access to care and increased transparency. The Medical Loss Ratio, similar legislation for health insurance companies, has been effectively applied nationwide since 2011.

See the Impact. Learn More, Today.

To find more information or ask a question about DLR in Missouri, visit:

modental.org/dlr



Advocating for Dentistry In Missouri

MDA Missouri Dental ASSOCIATION