

## Dental Benefits Legislation

**SB 1008: Dental Plan Transparency.** Requires all dental plans to use a uniform matrix to disclose their benefits, similar to the one used by medical plans. The matrix will provide plan beneficiaries with a summary of plan details, including covered services, reimbursement levels, estimated enrollee cost share, limitations, and exceptions. SB 1008 will hold plans accountable to comparable standards as medical plans. The law is a direct result of data gathered from AB 1962.

[Click here](#) for a list of dental loss ratios from 2014-2016.

**AB 1962: Dental Plan Reporting & Accountability.** Requires dental plans to file an annual Medical Loss Ratio report that will inform Californians as to the value of their dental insurance plans and receive the same protections that apply to medical plans under the Affordable Care Act. AB 1962 created a standardized reporting system for dental plans to uniformly disclose how they spend premium revenue.

**AB 2252: Required plan notification of changes to coverage and fees.** Requires dental benefit plans to notify contracted dentists whenever a plan changes the coverage of a plan the dentist is in network for, when the fee schedule or the manner in which treatment is reimbursed changes, and any claim adjudication system conversion may delay claims processing and payments.

**AB 895: Coordination of benefits.** Establishes payment responsibility of dental benefit plans that are secondary for a patient with dual coverage. AB 895 prohibits “non-duplication of benefit policies”.

**SB 1387: Refund demand requirements.** Clarifies requirements on plans when seeking to recover alleged overpayments from dental practices. This legislative requirement gives the provider 30 working days to respond to a refund demand, either in paying the refund, or in formally appealing the refund demand.

**AB 2275: Non-covered procedures.** Prohibits dental benefit plans from capping fees charged for procedures that a plan doesn’t cover and never pays for.