

January 4, 2024

The Honorable Tracy McCreery
Missouri Senate
201 W. Capitol Avenue
Jefferson City, Missouri 65101The Honorable Brad Christ
Missouri House of Representatives
201 W. Capitol Avenue
Jefferson City, Missouri 65101**RE: Opposition to Missouri Times Op-Ed**

Dear Senator McCreery and Representative Christ:

On behalf of the American Association of Endodontists (AAE), we are writing in opposition to your Op-Ed, "[Mandated Dental Loss Ratios Will Be a Financial Hardship for Missouri Families](#)," featured in the Missouri Times. The AAE is the largest global association of endodontists, representing more than 8,000 members that are committed to delivering the highest standards of oral health care to their patients. Endodontists are dental specialists with distinctive expertise in the diagnosis and management of dental pain. Our specialty extends to preserving patients' natural teeth through root canal therapy and related surgical procedures, thereby contributing to the overall well-being and oral health of individuals under their care.

We disagree with the central argument presented in your Op-Ed, which claims that a dental loss ratio proposal would lead to increased costs and reduced access to care for Missourians. Dental loss ratios were, in fact, developed to ensure consumers' hard-earned premium dollars are allocated responsibly to the provision of dental care rather than being used to bolster the profits of dental insurance corporations and the compensation of insurance executives.

The sole data provided to support your contention that premiums will rise is from a 2022 Milliman Research Report commissioned by the vested interests of the National Association of Dental Plans.¹ The research methodology employed is ambiguous and lacks transparency, particularly concerning the financial estimates provided by the insurance carriers themselves. These estimates supposedly validate the assertion that implementing a dental loss ratio law akin to Massachusetts' would lead to a 38% surge in premiums. However, this assertion is baseless as the Massachusetts law is scheduled to take effect this year, and the real impact on premiums remains unknown. For these reasons, we strongly encourage you to collaborate with the Missouri legislature to initiate an impartial and comprehensive study on the financial impact of a dental loss ratio proposal on Missouri families.

Furthermore, dental loss ratios are not a novel concept; they are modeled after the medical loss ratio provision in the Affordable Care Act. The medical loss ratio provision restricts the portion of individuals' premium income that insurers can allocate to profits, compensation, administration, and marketing, requiring at least 80% of premium costs to be directed towards consumers' health-care expenses. Dental plans should be subject to the same health care loss ratios as medical insurance plans. Investing in dental health care for Missourians should take precedence over administrative costs, profits, and executive compensation. We agree with you that there is an inextricable link between strong oral health and overall systemic health, which is why the legislature should adopt a medical loss ratio proposal to ensure Missourians have access to quality dental care.

We welcome the opportunity to discuss the issue further with you during the 2024 legislative session. Please contact Catherine French, AAE's Assistant Executive Director for Advocacy and Professional Relations, at or (312) 872-0474 for additional information.

Sincerely,

Craig Hirschberg, DDS
President, American Association of Endodontists

¹ NADP (National Association of Dental Plans). (2022). Massachusetts Dental Licensing Report. Retrieved from <https://www.nadp.org/wp-content/uploads/2022/09/massachusetts-dlr-report-final.pdf>