



Virginia Dental
ASSOCIATION

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February 26, 2024

The Honorable Glenn Youngkin, Governor of the Commonwealth of Virginia
Patrick Henry Building, 3rd Floor
1111 East Broad St.
Richmond, VA 23219

Dear Governor Youngkin,

We write to ask respectfully that you sign [SB 257](#) and [HB 1132](#), which would increase transparency and accountability in dental insurance, resulting in increased competition and patient utilization and improving access to essential dental care in Virginia. These identical bills, introduced by Senators Scott Surovell and Delegate Cliff Hayes, respectively, incorporate technical suggestions recommended by the Bureau of Insurance and received unanimous support in both chambers.

SB 257 and HB 1132 will require dental insurance carriers to simply disclose their Actual Loss Ratio (ALR) annually in the large group, small group and individual markets. It will require the Bureau of Insurance to post annual dental insurance carriers ALRs on their website. A two-year lookback will allow patients and employers to understand and compare trends among dental insurance companies and how much of their premium dollars are spent on dental care.

Uniform reporting will better allow employers and patients to make informed decisions with regards to their healthcare dollars. The legislation does not mandate or contemplate a specific DLR ratio – it simply requires reporting.

A work group will also be convened of stakeholders including dental carriers to evaluate the need for changes regarding ethics and fairness in dental carrier business practices.

We strongly believe that patients deserve the right to know what is actually spent on dental care. Better transparency and simple reporting will result in more robust dental benefits for patients.

Please do not hesitate to contact us should you have any questions or concerns regarding [SB 257](#) and [HB 1132](#). The VDA and its nearly 4000 members statewide appreciate your review of this legislation, and we look forward to your signing this bill at your first opportunity.

Sincerely,

Ryan L. Dunn
CEO

Dustin Reynolds, DDS
President

CC: The Honorable Scott Surovell, State Senator; The Honorable Cliff Hayes, State Delegate