

# Dental Loss Ratios

Data from states with  
reporting requirements

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 **HPI** Health Policy Institute

ADA American Dental Association®



# ADA Health Policy Institute



**Most dental offices' patient volume nearing normal, data suggests**

The latest polling from American Dental Association's Health Policy Institute suggests over 60% of dental offices are running business as usual



**THE WALL STREET JOURNAL.**

**Millions of Americans Are Skipping the Dentist. Lenders See a Financing Niche.**

**DENTAL INDUSTRY PREDICTIONS FOR 2025**

GUEST **DR. MARKO VUJICIC**

ADA DENTAL SOUND BITES™



POLICY / HEALTH CARE

**Vox** **Dental insurance isn't a scam — but it's also not insurance**

How we pay for going to the dentist is supremely screwed up.



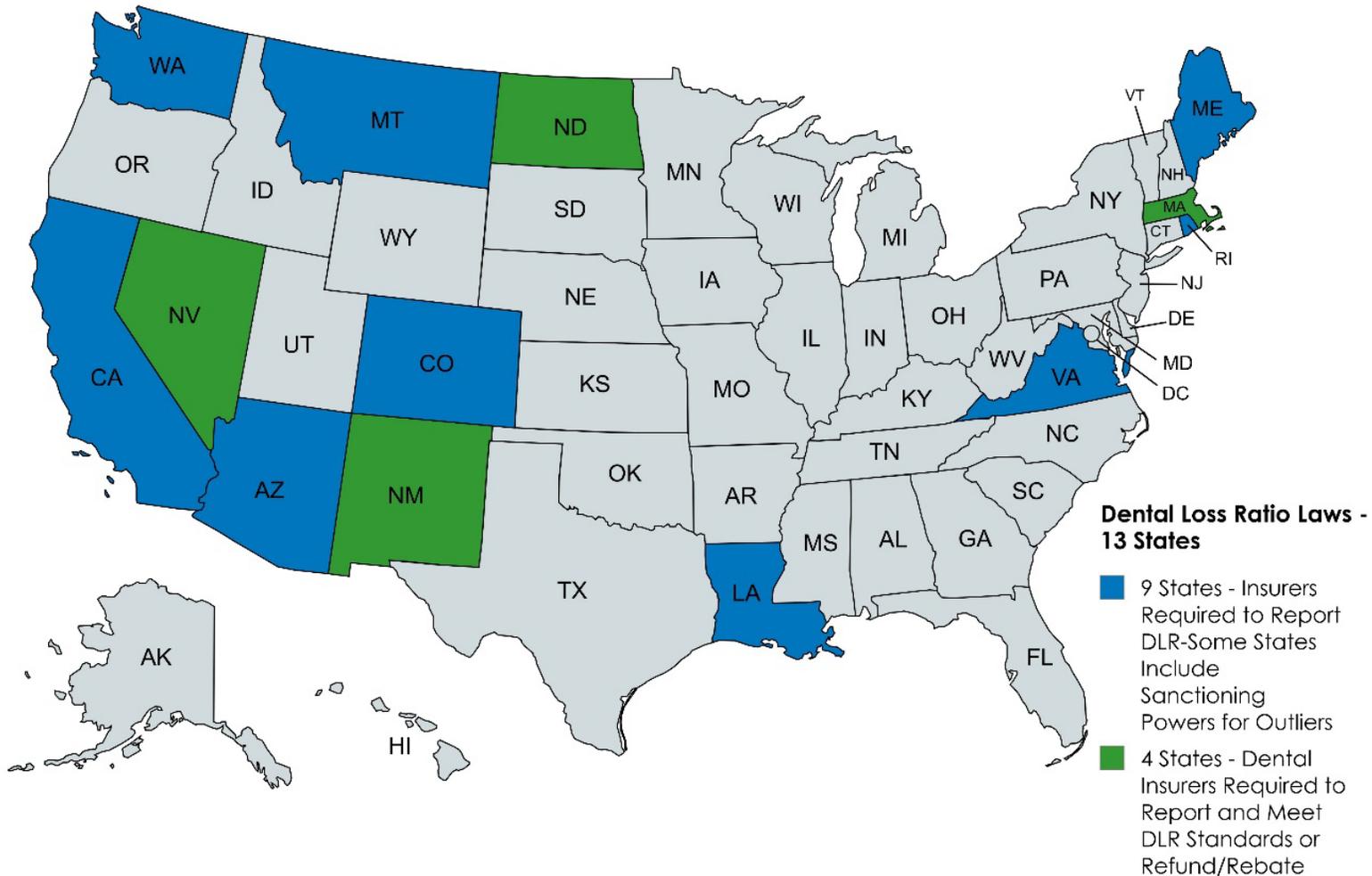
**Why you don't need dental insurance to go to the dentist**

# Today's Agenda

- Review of DLR policies by state
- DLR reporting data for specific states

# DLR Requirements by State

# Dental Loss Ratio Policies by State



As of December 2025, **only 13 states** have some law requiring DLR reporting from dental insurers.

# Dental Loss Ratio Data Reporting by State

State	Data Broken Down by Market Type (DHMO vs. DPPO)	Data Broken Down by Market Segment (Individual, Small Group, Large Group)	Data Years Examined
Arizona	No	Yes (Individual vs. Group only)	2024-25
California	Yes	Yes	2019-23
Colorado	No	Yes	2021-23
Louisiana	Yes	Yes	2025
Maine	No	Yes	2023-24
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# DLR Data Reporting: California

# Dental Loss Ratio Data Reporting by State

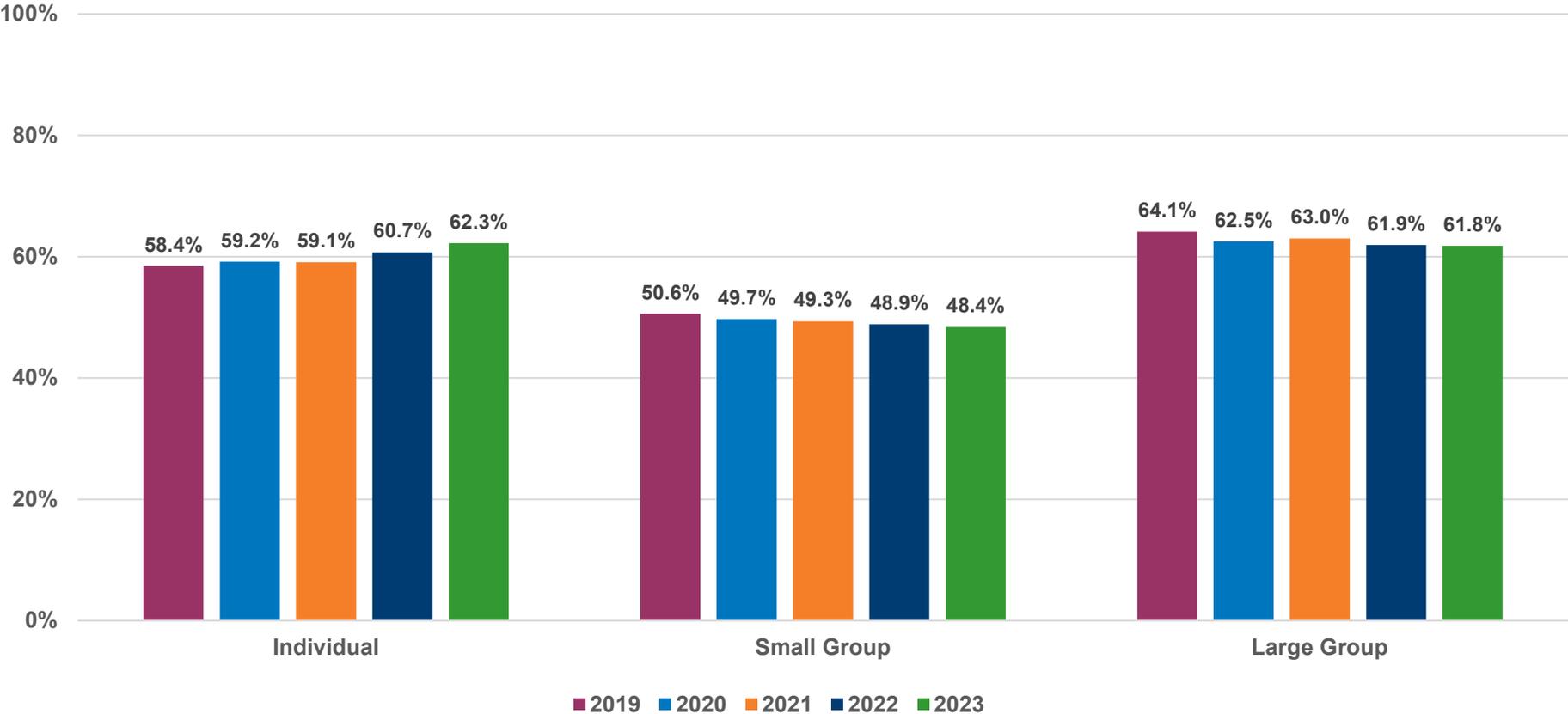
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# California DLR Data Reporting

- California provides detailed DLR filing data complete with data on the loss ratio numerators and denominators.
  - DLR filing data allows for easy data roll-ups to state level.
  - Every insurer in DPPO and DHMO markets must report detailed DLR data with full information on claims paid, taxes, premiums, covered lives and member months.
- California provides insurers with an easy-to-use reporting template that allows for data transparency.
- DMHO and DPPO data are provided on separate websites. California DOI should consolidate data reporting.
- More transparency needed on fraud prevention and quality improvement activities.

# California DMHO Market

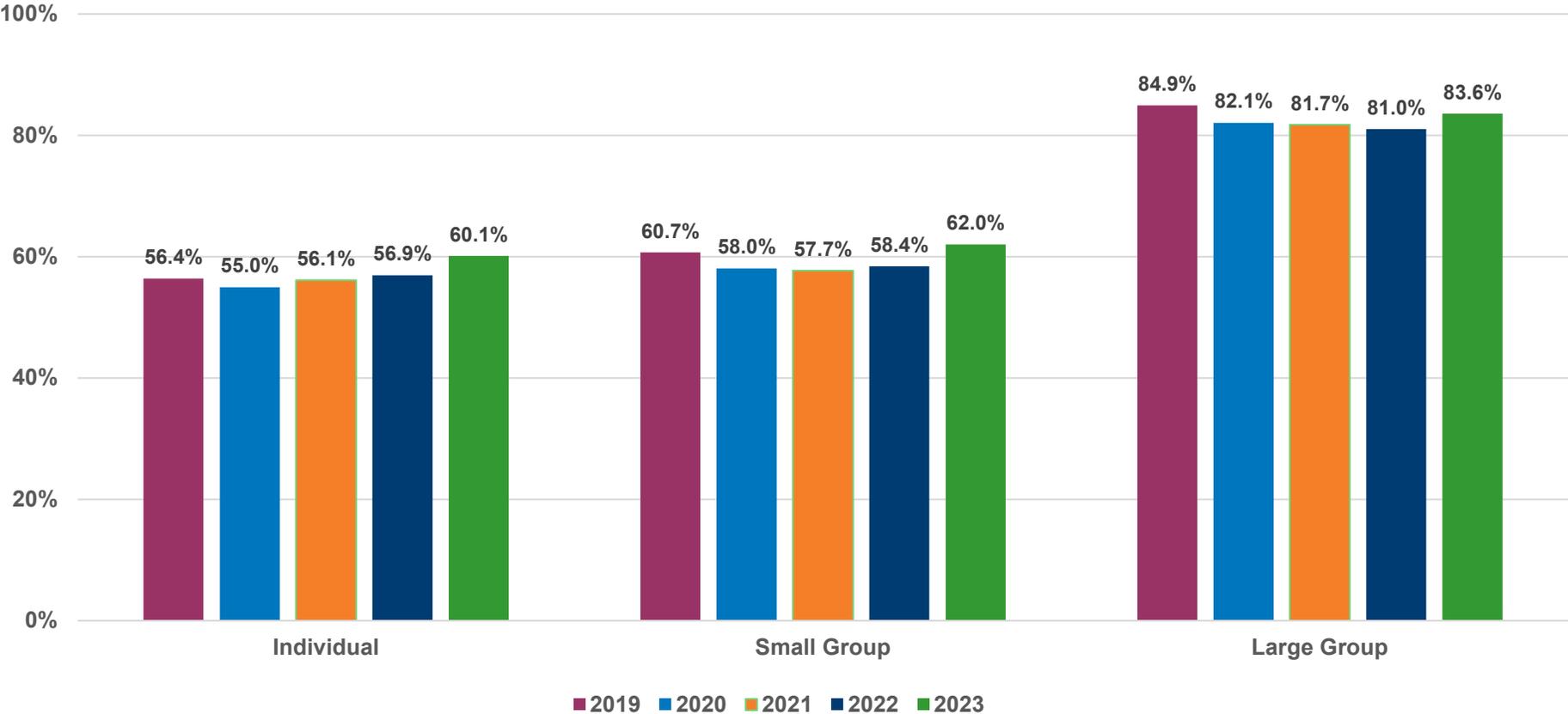
California DHMO Market DLR



DLRs in California's DHMO market have **gone up for the individual market** but not for group markets.

# California DPPO Market

California DPPO Market DLR



DLRs in California's DPPO market have **gone up for the individual market** while remaining around the same in group markets.

# DLR Data Reporting: Colorado

# Dental Loss Ratio Data Reporting by State

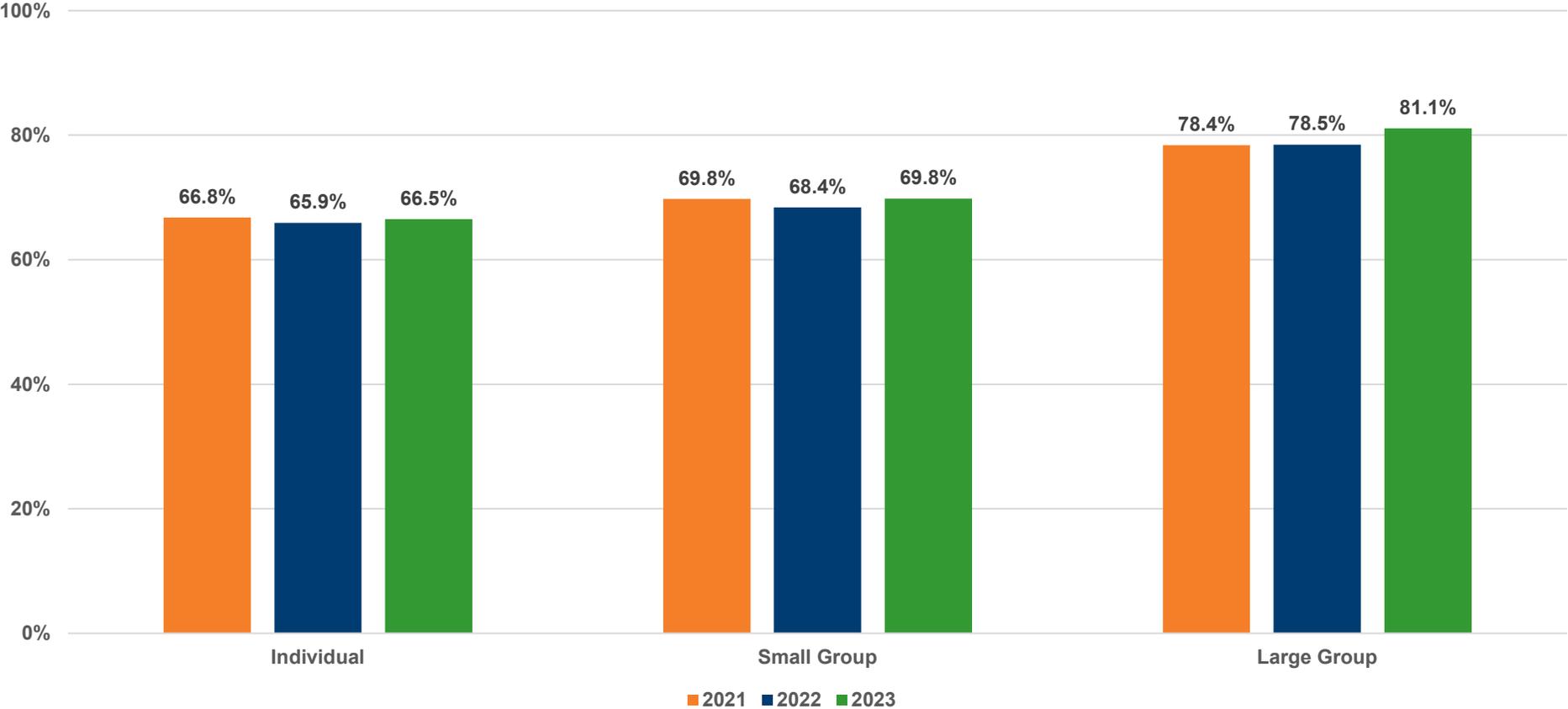
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# Colorado DLR Data Reporting

- Colorado provides detailed DLR filing data complete with data on the loss ratio numerators and denominators.
  - DLR filing data allows for easy data roll-ups to state level.
  - Each insurer must report detailed DLR data with full information on claims paid, quality improvement, fraud prevention, taxes, premiums, and member months.

# Colorado Market

Colorado Market Segment DLR



DLRs in Colorado's dental insurance market have **gone up for large group plans.**

# DLR Data Reporting: Washington State

# Dental Loss Ratio Data Reporting by State

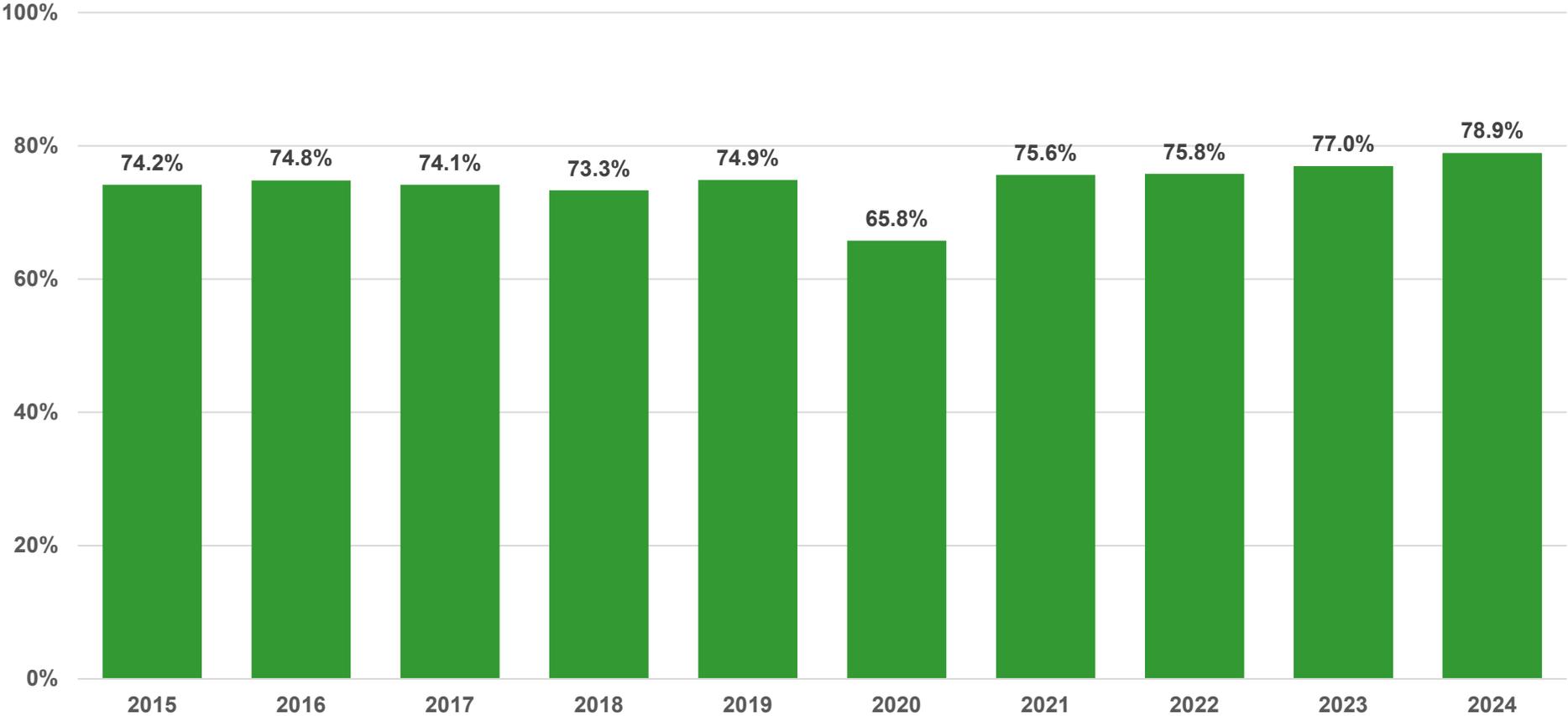
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# Washington State DLR Data Reporting

- Washington state provides detailed DLR filing data complete with data on the loss ratio numerators and denominators.
  - DLR filing data allows for easy data roll-ups to state level.
  - Data come in easy-to-use structured format.
  - More transparency is needed on taxes paid, quality improvement activities and fraud prevention.
- It is not clear if data are all state-specific or if insurers are reporting their national data.

# Washington State Market

Washington State DLR



DLRs in Washington state's dental insurance market have **gone up since 2015.**

# DLR Data Reporting: Maine

# Dental Loss Ratio Data Reporting by State

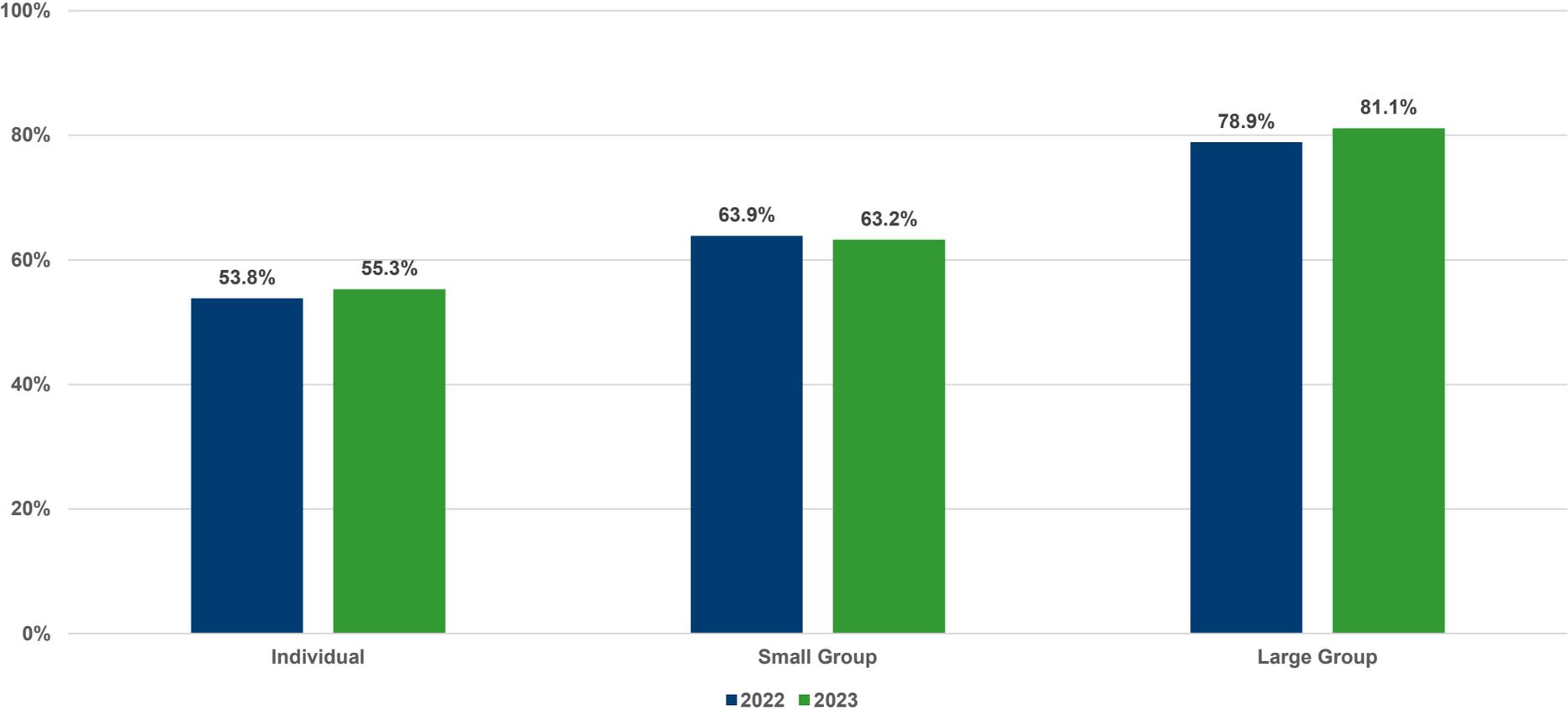
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# Maine DLR Data Reporting

- Maine provides detailed DLR filing data complete with data on the loss ratio numerators and denominators.
  - DLR filing data allows for easy data roll-ups to state level.
- Maine provides insurers with an easy-to-use reporting template that allows for data transparency.
- More transparency needed on fraud prevention, taxes paid, and quality improvement activities.
- Maine only reports national data on insurers on claims paid and premiums earned for insurer/market segment combinations with less than 75,000 lives.

# Maine Market

Maine Market Segment DLR



DLRs in Maine’s dental insurance market have **gone up for large group plans.**

# DLR Data Reporting: Arizona

# Dental Loss Ratio Data Reporting by State

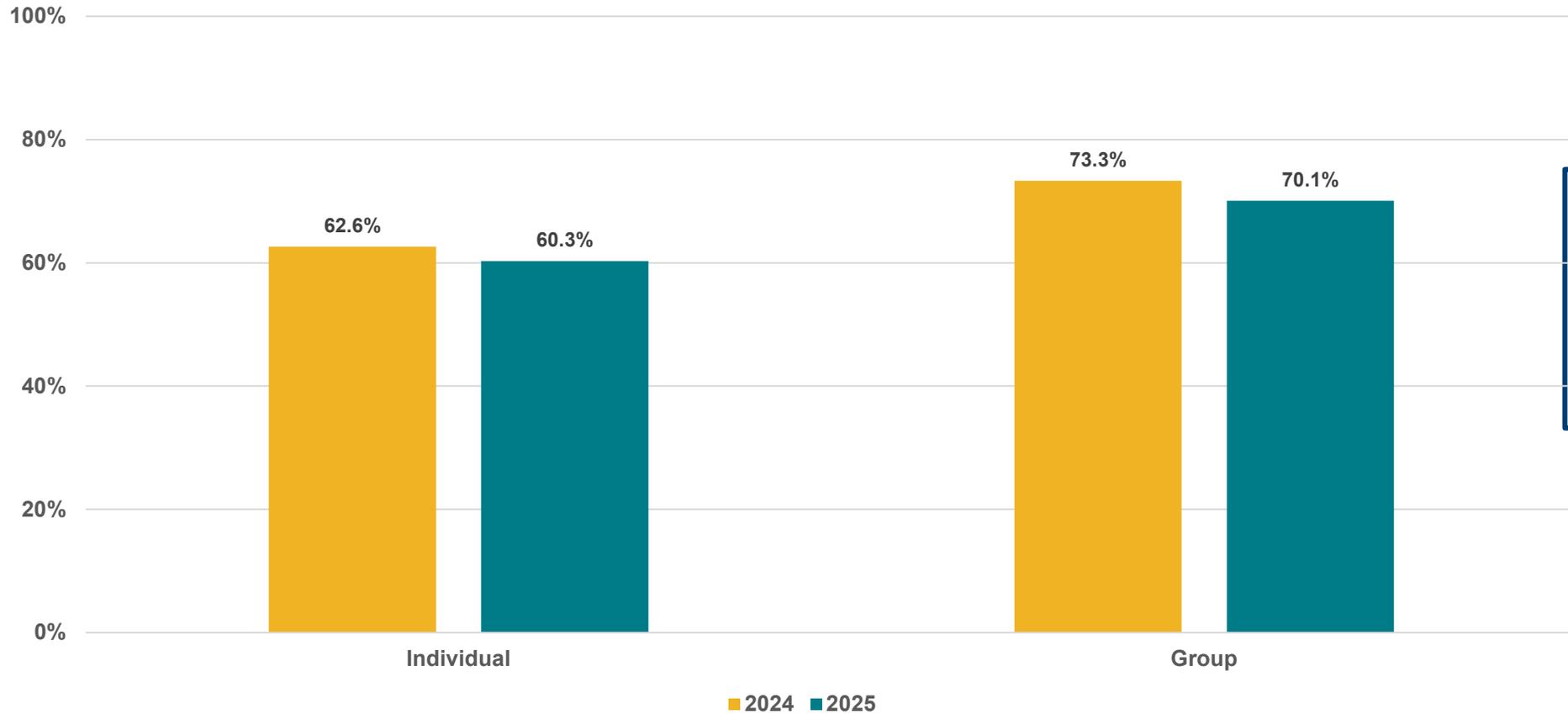
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# Arizona DLR Data Reporting

- Arizona only provides DLR data for individual and group market segments. Data do not differentiate small group from large group.
- Reporting does not allow for easy data roll-ups to state level.
- Additional transparency needed on covered lives, premiums earned, taxes, claims paid, fraud prevention, quality improvement and member months.

# Arizona Market

Arizona Market Segment DLR, Straight Averages Only



DLRs in Arizona's dental insurance market have **gone down for both market segments.**

# DLR Data Reporting: Virginia

# Dental Loss Ratio Data Reporting by State

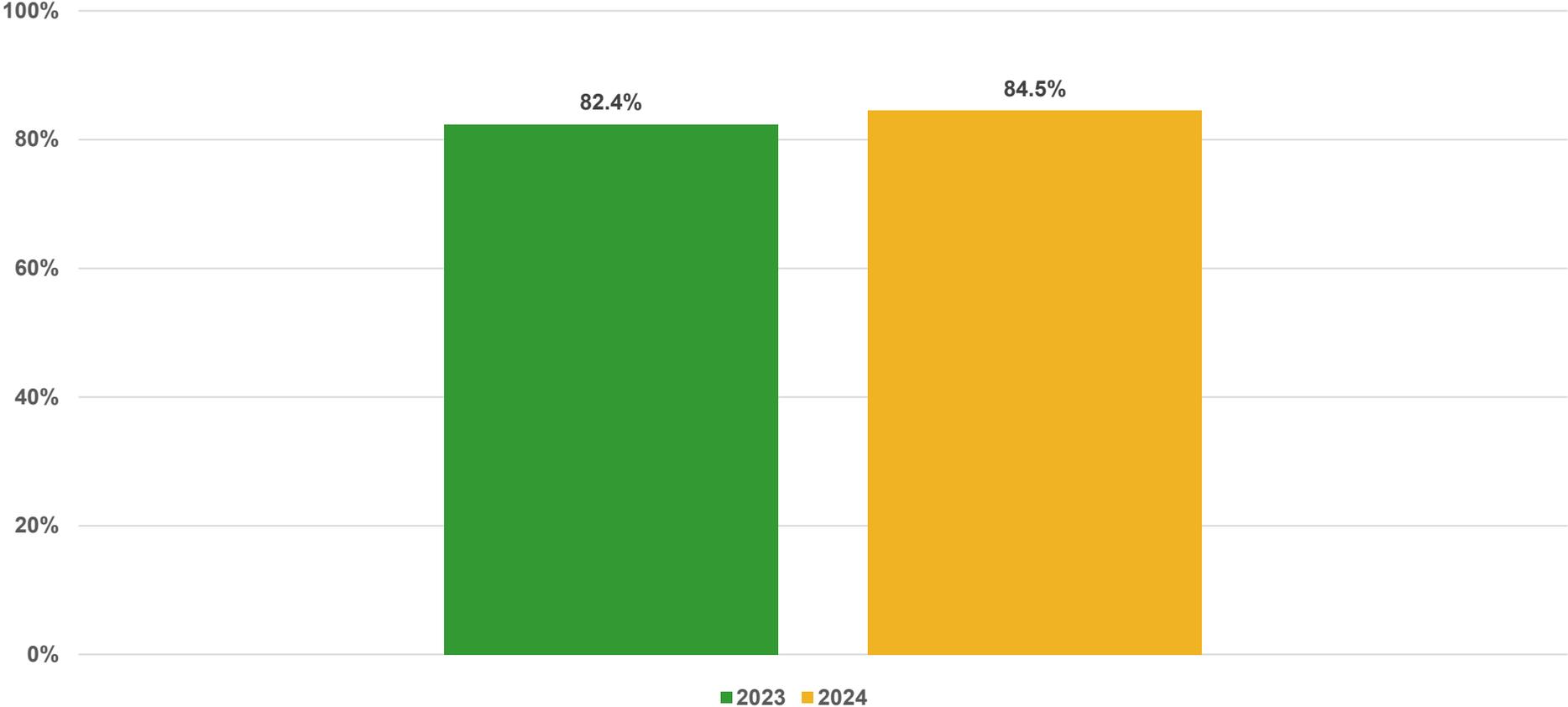
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# Virginia DLR Data Reporting

- Virginia only provides DLRs for large group markets.
- Reporting does not allow for easy data roll-ups to state level.
- Additional transparency needed on covered lives, premiums earned, taxes, claims paid, fraud prevention, quality improvement and member months.
- To calculate average state DLRs, calculated a weighted average DLR using premiums earned in 2023 as weights.

# Virginia Market

Virginia Large Group DLR



DLRs in Virginia’s dental insurance market have **gone up for large group market segments.**

# DLR Data Reporting: Louisiana

# Dental Loss Ratio Data Reporting by State

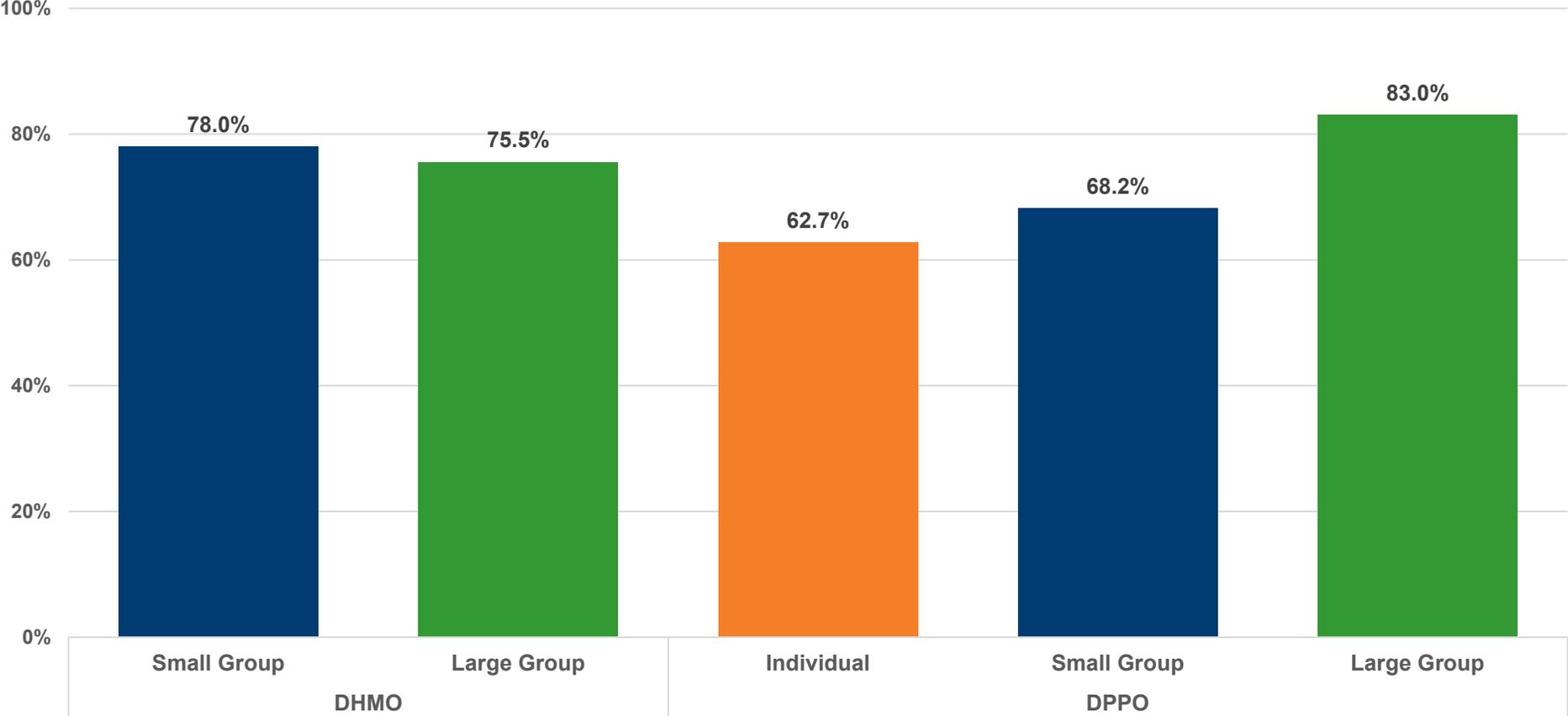
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# Louisiana DLR Data Reporting

- Reporting does not allow for easy data roll-ups to state level.
- Additional transparency needed on covered lives, premiums earned, taxes, claims paid, fraud prevention, quality improvement and member months.
- In its 2025 report, Louisiana provides overall market/plan segment DLRs.
- 2024 report not detailed.

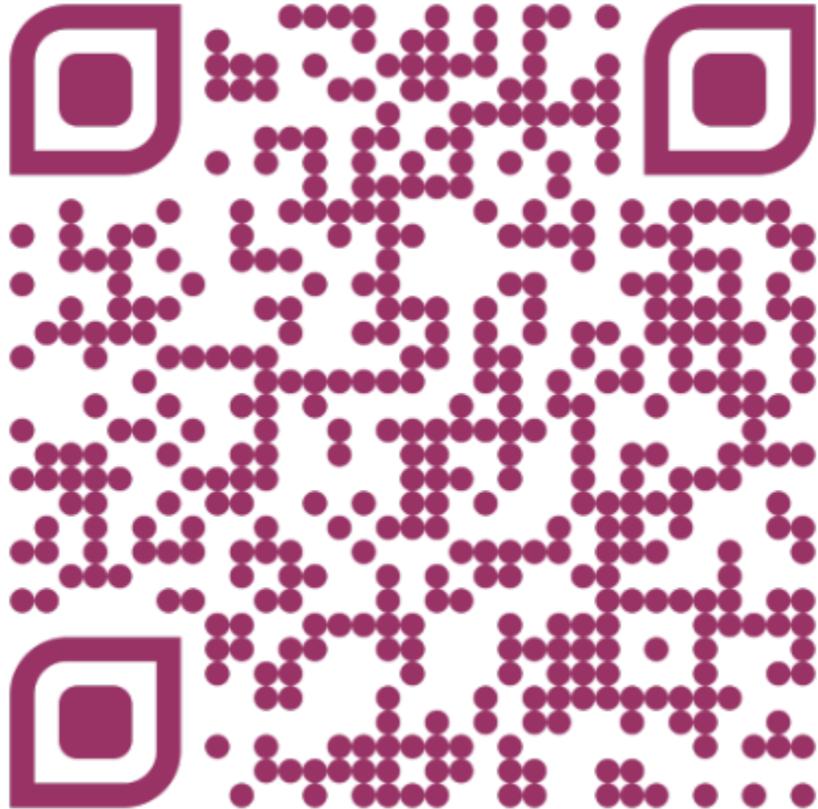
# Louisiana Market

2025 Louisiana Market Segment DLR



DLRs in Louisiana’s DHMO market **are higher for small group segments compared to the DPPO market.**

Thank you!



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