

# THE WILLIAM D. RUCKELSHAUS CENTER

UNIVERSITY OF WASHINGTON

## SSB5351 Collaborative Forum on Dental Loss Ratio and Relative Payment to Providers based on Network Status Quarterly Report - January 30<sup>th</sup>, 2026

### Quarter 2 Report: November 1st, 2025 – January 30th, 2026

This document summarizes work completed from 11-01-2025 to 1-30-2026 under the contract agreement for facilitation of the SSB 5351 Dental Collaborative (the Collaborative) entered by and between the Office of the Insurance Commissioner (OIC) and the William D. Ruckelshaus Center (the Center)

The Center's Facilitation Team on this project during the reporting period: Amanda Murphy, Chris Page, and Gaby Diamond.

### Summary Of Work to Date

#### Facilitation of the SSB 5351 Collaborative

The SSB 5351 Collaborative developed and agreed on the following operating procedures:

- [SSB 5351 Collaborative Operating Procedures](#)

All documents and meeting materials of the SSB 5351 Collaborative are available on Ruckelshaus Center's website: [SSB 5351 Collaborative | The William D. Ruckelshaus Center | Washington State University](#)

**Meeting #1 – October 30, 2025:** The first meeting of the Collaborative occurred on October 30, 2025, at the WA State Capitol in the Columbia Room of the Legislative Building from 9:00am – 4:00pm. The meeting focused on the following:

- Beginning to get to know one another and developing a common understanding of the purpose, roles, and responsibilities of the SSB 5351 Collaborative.
- The facilitation shared findings from interviews conducted for a convening assessment.
- A presentation from the Facilitation Team to create shared understanding about what it means to participate in a collaborative process.
- Reviewing and discussing a "first offer" of operating procedures, prepared by the Facilitation Team based on what we learned from talking with each member during the convening assessment, along with what we have found has worked well with previous groups.
- Discussing the membership roster and whether any key parties were missing.
- A DLR "101" presentation, provided by OIC to create shared understanding and a baseline of understanding about dental loss ratio in WA.

# THE WILLIAM D. RUCKELSHAUS CENTER

UNIVERSITY OF WASHINGTON

- Group discussion about what additional information the parties will need about dental loss ratio to ensure there is enough shared understanding to enable productive dialogue and problem solving.
- Discussing a draft schedule and workplan.

## More Information:

- [SSB 5351 Collaborative October 30<sup>th</sup> Meeting Agenda](#)
- [SSB 5351 Collaborative October 30<sup>th</sup> Meeting Summary](#)
- [Collaborative Process Presentation Slides \(PDF\)](#)
- [Dental Loss Ratio Presentation Slides \(PDF\)](#)

## **Meeting #2 - November 21, 2025:** The second meeting focused on the following:

- Continuing to get to know each other and working to develop a common understanding of shared purpose, roles, and responsibilities of the SSB 5351 Collaborative.
- Reviewing and finalizing operating procedures including group roster, group agreements, and key process elements.
- Reviewing additional information about dental loss ratio (identified during the October meeting) and discussing whether any additional information is needed to enable productive dialogue and problem solving.
- Reviewing and discussing a draft goal statement on dental loss ratio (DLR).
- Developing shared learning and understanding about relative payment for dentists or denturists based upon provider network status – through the lens of each member’s constituency or the entity they are representing.

OIC distilled DLR data on insurance carriers specific to Washington State and presented these DLR percentages at this meeting. The group discussed the limitations that only having one year’s worth of data poses to developing informed policy recommendations.

The group then spent the remainder of the meeting developing shared understanding and learning about relative payment for dentists or denturists based upon provider network status. Each member had 10 minutes to give a “walk a mile in my shoes” type presentation. This was a quick guided tour or a very brief “day in the life of” type presentation, where the goal was not to try and convince or “sell” each other on the positions or proposed solutions around the issue, but instead to illuminate for one another what this issue looks like from the unique perspective and conditions of the constituency each member represents. This exercise provides a way for participants to start to see and understand each other’s needs and interests.

## More Information:

- [SSB 5351 Collaborative November 21<sup>st</sup> Meeting Agenda](#)

# THE WILLIAM D. RUCKELSHAUS CENTER

UNIVERSITY OF WASHINGTON

- SSB 5351 Collaborative November 21<sup>st</sup> Meeting Summary – *will be finalized by the group at the January 30<sup>th</sup> meeting and then posted to the website*

**Meeting #3 - December 12, 2025:** The third meeting focused on the following:

- Continuing to get to know each other and develop a common understanding of purpose, roles, and responsibilities of the SSB 5351 Collaborative.
- Finalizing the operating procedures.
- Continuing shared learning and understanding about relative payment for dentists or denturists based upon provider network status – through the lens of each members constituency or the entity they are representing.
- Discussing and deciding on an approach and process for identifying and working through issues regarding relative payment for dentists or denturists based upon provider network status.
- Reviewing the workplan for January - June 2026, including a smaller workgroup and the full Collaborative meeting schedule.

The group decided to create a workgroup, consisting of members on the Collaborative willing to invest additional time outside of the monthly meetings to discuss and propose options for recommendations to present to the full group to discuss at its monthly meetings. The Workgroup does not make decisions for the full Collaborative but allows members to discuss the issues in greater depth and come up with ideas to present to the Collaborative.

More Information:

- [SSB 5351 Collaborative December 12<sup>th</sup> Meeting Agenda](#)
- SSB 5351 Collaborative December 12<sup>th</sup> Meeting Summary – *will be finalized by the group at the January 30<sup>th</sup> meeting and then posted to the website*

## Workgroup

The Collaborative decided to form a workgroup with a small yet diverse subset of key parties to dive deeper into the issues of DLR and relative payment based on provider network status. The Workgroup is scheduled to meet for two hours every other week.

At the first meeting, Workgroup members discussed how to move forward with developing recommendations on DLR. Members generally agreed that it may be premature to develop DLR policy recommendations, given the lack of DLR data and information available to guide conversations on what policy or policies might work best for patients and all the parties. Members agreed to bring this issue forward to the full Collaborative for discussion at its January 30<sup>th</sup> meeting.

Workgroup members also held a wide-ranging discussion based on the draft document “Relative Payment Issues Grouped” created by the Facilitation Team to condense the ideas and

# THE WILLIAM D. RUCKELSHAUS CENTER

UNIVERSITY OF WASHINGTON

themes the Collaborative discussed at the November and December meetings. The Workgroup will continue these conversations at its next meetings.

**Meetings with OIC:**

The Facilitation team meets regularly with OIC to discuss each agenda before meetings, and after to debrief and plan for the next meeting.

**Facilitation Team Meetings:**

The Center's Facilitation Team meets weekly to coordinate, plan, and design the work of this Collaborative.