

SSB 5351 Collaborative Workgroup Meeting

February 6, 2026 | Zoom | 10am-12pm

Attendance: Carol Carbone, Lisa Egbert, Ron Gray, Kim Hudak, Jina Jilek, Bracken Killpack, Sean Pickard, John Quirk, and Matt Sinnott

Ruckelshaus Center Staff: Amanda Murphy, Director of Projects; Chris Page, Director of Projects, and Gaby Diamond, Project Specialist.

OIC Staff: Sydney Rogalla

Additional Attendees: Kevin Schilling, Crystal McGaffin

Agenda Items: Review Colorado and California DLR data reporting methodology, review ADA DLR guidance, and discuss process for drafting a DLR data collection methodology recommendation. If time, continue discussing network status reimbursement

Review Colorado and California DLR data reporting methodology: Workgroup members began the discussion with an overview from the OIC on current insurance carrier data being collected in WA: [Washington State Insurers Dental Loss Ratios](#). Currently the OIC collects premiums earned and direct incurred claims amount (as well as covered lives and member months).

The Workgroup then reviewed Colorado's DLR dashboard ([Dental Loss Ratio | Tableau Public](#)) and the legislation that established Colorado's DLR data collection and reporting ([SB23-179 Dental Plans Medical Loss Ratio | Colorado General Assembly](#)). Members discussed:

- Colorado collects state data as well as national data, this could be something to consider for Washington
- Market segmentation.
- How Colorado's dashboard allows you to view what data is credible and noncredible.
- Colorado's bill language, the data elements collected and reported, and how Colorado's definitions are easy to find and understand.
- Colorado's DLR reporting template: [Colorado Dental Loss Reporting Template - v 6.5.25](#)

The Workgroup looked at California's DLR data reporting ([Health Insurance Basics](#)), noting that the website was difficult to navigate and it was hard to find the data. Members discussed whether reporting based on HMO or PPO would be helpful. Members looked at Aetna Life Insurance 2024 reporting spreadsheet ([HAO-2025-0238](#)) to better understand what data is being collected in California.

Members discussed the feasibility of collecting similar information as Colorado and California. The group decided to ask carriers to bring both reporting templates to their finance/data staff to get feedback on 1) whether they could collect and report data as both Colorado and California do, and 2) If not, reasons why and what would be needed for them to do so.

Discuss process for drafting a recommendation: Members also discussed drafting a recommendation on DLR data collection/ reporting. The Facilitation Team offered to take a first crack at the verbiage, working with OIC, to then bring back to the group to build on during the next meeting. Members were in support of this approach.

In vs. out of network scenario graphic: Sydney Rogalla (OIC) shared a visual she created to show a specific patient scenario and noted that this is not a perfect example and there are always caveats. Carriers will use this example to base their presentations off of if they need guidance. There is also a big difference between a “prior or pre-authorization” and a “pre-determination.” Pre or prior authorization (overseen by the OIC), is a requirement that must be met before treatment, but pre-determination (not overseen by the OIC and a lot simpler) is a tool to use what coverage is available and what payments are. Prior authorizations are not common in dentistry but are more common in orthodontics (which has more overlap with medical). Most providers determine costs of services based on the dental code book and the average cost by zip code. Carriers determine costs through a complex formula that includes things like demographics, region, and risk. The carriers will bring more information on this to the next meeting.

Action Items/Takeaways:

- Carriers will bring both the Colorado and California DLR reporting templates to their finance/data teams to review the reporting requirements and whether collecting such information is doable, and if not, reasons why and what would enable them to collect it.
- Sydney Rogalla will talk with Steve Drutz at the OIC to see what steps they need to take to collect the reported data.
 - Sydney will also investigate carriers with only self-funded plans to see if they are sharing data.
- The Facilitation Team will work with OIC to put together a first draft of a data collection recommendation for Workgroup members to begin working on at the next meeting. Links from the meeting:
- Colorado DLR bill: [SB23-179 Dental Plans Medical Loss Ratio | Colorado General Assembly](#)
- Colorado Division of Insurance: [SB23-179 - Dental Plans Loss Ratio | DORA - Division of Insurance](#)
- Colorado DLR Data dashboard: [Dental Loss Ratio | Tableau Public](#)
- California Department of Insurance: [Health Insurance Basics](#)