

SSB 5351 Collaborative Workgroup Meeting
March 6, 2026 | Zoom | 10am-12pm

Attendance: Carol Carbone, Lisa Egbert, Jim Freeburg, Ron Gray, Kim Hudak, Jina Jilek, Bracken Killpack, Carolyn Logue, Jenna McKenzie, Sean Pickard, John Quirk, Matt Sinnott

Ruckelshaus Center Staff: Amanda Murphy, Chris Page, and Gaby Diamond

OIC Staff: Jane Beyer and Sydney Rogalla

Additional Attendees: Crystal M, Mark, and Eric Lo

Agenda Items:

- Discuss input from 2/27 meeting on dental loss ratio (DLR) data collection recommendation and develop draft “second offer” of the recommendation for the full Collaborative.
- Review and discuss DLR definitions.
- Look at issues and solutions proposed during the 2/27 meeting on relative payment based on network status (NOTE: did not have time to get to this).

DLR Data Collection Recommendation: At the February 27th full Collaborative meeting, members provided input on the draft DLR data collection recommendation for the Workgroup to consider. The Facilitation Team added the input as a list of bullets to the bottom of the document and shared the document with the Workgroup to review. Amanda walked through each bullet and asked members how they would like to address. Overall, members supported the suggested modifications suggesting a few changes and considerations:

- The statement around the workgroup convening once data has been collected should be more generic.
- There was also a request to go over the optional and required elements as well as indicating which elements are in the numerator and denominator for the DLR calculation.
- The OIC reminded the group that whatever is brought to the legislature at the end should not be too prescriptive and to remember they cannot mandate self-funded plans to report data.
- The process of data collection will be long term and not time limited, so rulemaking is on the table. When rulemaking occurs, the stakeholders will work with the OIC to determine definitions of the elements.
- A member emphasized the importance of seeing all elements of the data collection on their own, and the final DLR calculation is not as important.
- When discussing Washington state specific data versus national data, remember that not all benefits companies operate in all 50 states, so the national data may not be comparable.

Decision/Action Item: The Workgroup discussed and agreed on the following additions to the draft recommendation. The 2nd draft recommendation will be presented to the full Collaborative for final input and decision-making at the March meeting.

Addition: DLR shall be calculated for each market segment by dividing the numerator by the denominator, where:

Numerator is the sum of

- Amount incurred for clinical dental services provided to enrollees
- Amount incurred on activities that improve dental care quality
- Amount of claim payments identified through fraud reduction efforts

Denominator is

- Total amount of premium revenue
- Minus federal and state taxes
- Minus licensing and regulatory fees paid
- Minus nonprofit community benefit expenditures
- Minus other payments required by federal law

The SSB 5351 Collaborative recommends the above terms be included and a mechanism identified for defining terms. The Collaborative advises looking at states such as Colorado and California for reference.

The SSB 5351 Collaborative also recommends an advisory Committee be convened to provide input and guidance to the OIC once the OIC has collected data.

DLR Definitions: Members agreed to suggest the Collaborative recommend terms to be defined when rulemaking occurs. The recommendation should include the objectives and a clear intent but leave room for changes. It should also clearly state which elements are in the numerator and denominator for the calculation, based off Colorado's reporting template.

Action Items/Takeaways:

- The Facilitation Team will clean up the DLR recommendation document and get it back to the group before the next Collaborative meeting.
 - If members have any additions, please reach out to the Facilitation Team as soon as possible.
- Members decided there should be no recommendation for a lookback period.
- The Facilitation Team will follow up with the representatives for Premera to get feedback on the data elements they indicated would be difficult to collect.
- The Facilitation Team will reach out to the members missing from the last Collaborative meeting for their responses to the sticky note activity about relative payment based on provider network status.