

THE WILLIAM D. RUCKELSHAUS CENTER

UNIVERSITY OF WASHINGTON

SSB5351 Collaborative Forum on Dental Loss Ratio (DLR) and Relative Payment to Providers based on Network Status Quarterly Report – April 30th, 2026

Quarter 3 Report: January 30th, 2026 – April 30th, 2026

This document summarizes work completed from 1-30-2026 to 4-30-2026 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 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. Beginning in January, the Workgroup meets for two hours every other week.

At their first meeting in January, Workgroup members discussed how to move forward with developing recommendations on DLR and generally agreed that it may be premature to develop DLR policy recommendations, given the lack of available Washington carrier specific DLR data to guide conversations on what policy or policies might work best for patients and all the parties. The full Collaborative discussed this at the January 30th meeting and agreed on the direction and approach.

The Workgroup then spent several meetings discussing and developing a draft DLR data collection recommendation, using Colorado and California's approach as a model. The Workgroup presented the recommendation to the full Collaborative, and the Collaborative reached consensus on the recommendation at the March 27th meeting.

- SSB 5351 DLR Data Collection and Reporting Recommendation

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 themes the Collaborative discussed at the November and December meetings. As of April, the Workgroup prepared and presented two draft recommendations for the full Collaborative to discuss and revise. At the April 24th meeting the full Collaborative reached consensus on one of the two recommendations. The other recommendation is going back to the Working Group to further refine and bring back at the May meeting.

- SSB 5351 Denturist Recommendation

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

Meeting #4 - January 30, 2026: The fourth meeting of the Collaborative occurred on January 30, 2026, at the Washington Office of the Insurance Commissioner Building in Tumwater from 10:00am-4:00pm. The meeting focused on the following:

- Continue to develop shared understanding
- Finalize meeting summaries from November and December
- Provide updates and announcements (as relevant/appropriate)
- Hear update from the Workgroup
- Receive presentation from American Dental Association Health Policy Institute on Dental Loss Ratio (DLR)
- Discuss data needs and determine a way forward for DLR

The American Dental Association (ADA) Health Policy Institute representative Kamyar Nasseh (Health Economist) presented data and information on the 13 states implementing some type of dental loss ratio or refund/rebate. Members discussed the best path forward for DLR and asked OIC to look into what data could be collected to provide more information on the need for a DLR or not. They also decided to investigate California and Colorado's models for DLR reporting and the ADA NCOIL model. The Collaborative directed the Workgroup to discuss and potentially draft a recommendation around DLR to bring back.

More Information:

- [SSB 5351 Collaborative January 30th Meeting Agenda](#)
- [SSB 5351 Collaborative January 30th Meeting Summary](#)
- [ADA Health Policy Institute DLR Presentation Slides](#)

Meeting #5 - February 27, 2026: The fifth meeting focused on the following:

- Continue to develop shared understanding
- Finalize January meeting summary
- Provide updates and announcements
- Discuss draft Dental Loss Ratio (DLR) data collection recommendation prepared by the Workgroup
- Discussion on In-Network vs. Out-of-Network Reimbursement: give Workgroup direction on how to proceed to draft recommendation(s) regarding relative payments based on network status.

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Members discussed the DLR recommendation from the Workgroup and provided feedback so the Workgroup could bring a ‘second offer’ to the Collaborative at the next meeting. Then the OIC, Delta Dental of Washington, and the Washington State Dental Association presented a ‘general scenario’ for the in and out of network process through their organization’s lens. After questions from members, the Facilitators asked each person to write on a sticky note what they see as the issue (or problem to be solved) and on another what a solution might be that works for all. The responses to the activity will be used by the Workgroup to discuss the relative payment based on provider network status issue.

More Information:

- [SSB 5351 Collaborative February 27th Meeting Agenda](#)
- [SSB 5351 Collaborative February Meeting Summary](#)
- [Delta Dental of Washington Presentation Slides](#)
- [Washington State Dental Association In- and Out-of-Network Diagram](#)
- [Financial Realities of Owning a Dental Practice in Washington](#)
- [Patient Out-of-Network Expenses: A Comparison of Preferred Provider Organizations \(PPOs\)](#)
- [Patient Costs for a Typical Restorative Procedure Based on a \\$200 Fee](#)

Meeting #6 – March 27, 2026: The sixth meeting focused on the following:

- Continue to develop shared understanding
- Finalize February meeting summary
- Provide announcements (as relevant/appropriate)
- Hear update from the Workgroup
- Review and finalize “second offer” of draft DLR data collection recommendation from Workgroup
- Discussion on In-Network vs. Out-of-Network reimbursement: review table of problem statements and solutions in light of Workgroup input and determine goal relative payments based on network status.

Members approved the ‘second offer’ of the DLR recommendation with a few changes. After that, members decided on the direction for the next issue and a small group of members volunteered to draft language for a recommendation on accessing data from the Washington All Payer Claims Database.

Meeting Information:

- [SSB 5351 Collaborative March 27th Meeting Agenda](#)
- [SSB 5351 Collaborative March 27th Meeting Summary](#)
- [Consensus Decision Recommendation on DLR](#)

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Meeting #7 - April 24, 2026: The seventh meeting focused on the following:

- Continue to develop shared understanding
- Finalize March meeting summary
- Provide announcements (as relevant/appropriate)
- Hear update from the Workgroup
- Shared Fact-Finding: Looking at in and out-of-network rate payments to providers for code 1110 and denturist code 5110.
- Review and discuss “first offer” of draft recommendations on issues related to relative payment based on network status.

Meeting Information:

- [SSB 5351 Collaborative April 24th Meeting Agenda](#)
- SSB 5351 Collaborative April 24th Meeting Summary – *will be finalized by the group at the May 29th meeting and then posted to the website*

Workgroup

The Collaborative decided to form a workgroup and their first meeting occurred in January. Since the first meeting (1/09/2026), there have been six additional Workgroup meetings. The meetings are scheduled to meet for two hours every other week.

Meeting Information:

February 6, 2026: [2-6-2026-SSB-5351-Collaborative-Workgroup-Summary.pdf](#)

February 20, 2026: [2-20-2026-SSB-5351-Collaborative-Workgroup-Summary.pdf](#)

March 6, 2026: [3-6-2026-SSB-5351-Collaborative-Workgroup-Summary.pdf](#)

March 20, 2026: [3-20-2026 SSB 5351 Collaborative Workgroup Summary.pdf](#)

April 3, 2026: [4-3-2026-SSB-5351-Collaborative-Workgroup-Summary.pdf](#)

April 17, 2026: [4-17-2026-SSB-5351-Collaborative-Workgroup-Summary.pdf](#)

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.

Additional Facilitation Team Responsibilities:

The Facilitators, Amanda and Chris, also coordinate with individual members in between meetings to check in and discuss any materials they brought forward for the Collaborative. These communications help ensure that all members feel heard and that their views and proposals are considered.