

Dental Claims APCD Analysis Plan

Summary Description

This analysis will look at Washington All Payer Claims Database (APCD) data to better understand charges and paid amount trends for common dental procedures for the commercial dental insurance market in Washington.

Scope

Study population and time period

The study will be restricted to commercial dental claims. The time period will include 3 calendar years, 2023 – 2025. In accordance with standard practice, claims will be limited to those that were paid as primary coverage; denied claims will be excluded.

The particular dental services used in this analysis will be a subset of common dental procedure codes (CDT codes) provided by the work group, in consultation with OIC.

Blinding rules will be applied to the results in compliance with CMS standards. Any cell with a numerator or denominator value of between 1 and 10 will be blinded.

Data elements of interest

The analysis will include the following data elements broken out by each stratification level (described below).

- Billed charges: The amount charged by the provider for a service.
- Insurer paid amount: The amount paid for the service to the provider by the health plan.
- Cost-sharing amount: The amount paid for the service by the enrollee. The cost-sharing amount is the sum of the copay amount, coinsurance amount and deductible amount applicable to each claim.
- Allowed amount: The total amount paid to the provider for a service. Calculated as the sum of the insurer paid amount and the cost-sharing amount.

For each of the elements described above, the OIC will calculate the minimum, maximum, average, median, 25th percentile and 75th percentile, or the most appropriate descriptive statistics, broken out by the different stratification levels.

Data stratifications

Service counts, charges, and paid amounts will be stratified by:

- Year of service
- Network status (In-Network vs. Out-of-Network)
- Carrier
- Procedure code

Output

The final product will include an aggregated Excel dataset, as well as charts and graphics highlighting key trends and findings.

Timeline

Deliverable	Due Date
Summary statistics	7/15/26
First draft data set/work product	8/28/26
Second draft data set/work product	9/18/26
Final draft data set/work product and charts/graphics	11/01/26