

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 COMMITTEE SUBSTITUTE  
4 FOR

5 SENATE BILL NO. 1101

6 By: Coleman

7 COMMITTEE SUBSTITUTE

8 An Act relating to dental insurance; defining terms;  
9 mandating reports by carrier; requiring certain data  
10 to be included in the initial report; directing  
11 publication of certain reports; directing Insurance  
12 Department to make recommendations on the  
13 effectiveness of certain reports; providing for  
14 codification; and providing an effective date.

15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

16 SECTION 1. NEW LAW A new section of law to be codified  
17 in the Oklahoma Statutes as Section 6170.1 of Title 36, unless there  
18 is created a duplication in numbering, reads as follows:

19 As used in this act:

20 1. "Community benefit expenditure" means an expenditure for an  
21 activity or program or to an organization that seeks to achieve the  
22 objectives of improving access to dental services and enhancing  
23 dental public health. This includes an activity that:

- 24 a. is available broadly to the public and serves low-  
income consumers,

1           b.    reduces geographic, financial, or cultural barriers to  
2                accessing dental services, and if the activity ceased  
3                to exist would result in reduced access,  
4           c.    addresses oral health workforce shortages, such as  
5                advancing the education and training of oral health  
6                professionals, or  
7           d.    leverages or enhances dental public health activities;  
8 provided, community benefit expenditure shall not include any  
9 expenses incurred for promotion, advertisement, or marketing by a  
10 dental insurer;

11           2.    "Dental coverage plan" means a health coverage plan that  
12 includes coverage for the costs of dental care services and provides  
13 coverage to employees and individuals;

14           3.    "Dental loss ratio" means, for employer coverage issued by a  
15 dental coverage plan, the ratio of incurred claims and other  
16 compensation paid or due to providers, as defined in Section 6142 of  
17 Title 36 of the Oklahoma Statutes, provided under a dental carrier  
18 contract issued in this state, including, but not limited to:

- 19           a.    related state and federal taxes,
- 20           b.    related licensing and regulatory fee expenses,
- 21           c.    nonprofit community benefit expenditures that have  
22                been disclosed to the public to support dental  
23                services and improve dental care access and quality in  
24                this state,

1           d.    the amounts or related payments identified through  
2                fraud reduction efforts, and  
3           e.    any other related payments pursuant to state or  
4                federal law,  
5 excluding the reporting period;

6           4.    "Large employer" means an employer who employed at least  
7 fifty-one employees on business days during the preceding calendar  
8 year and who employs at least one employee on the first day of the  
9 plan year; and

10          5.    "Small employer" means an employer who employed between one  
11 and fifty employees on business days during the preceding calendar  
12 year and who employs at least one employee on the first day of the  
13 plan year.

14          SECTION 2.       NEW LAW        A new section of law to be codified  
15 in the Oklahoma Statutes as Section 6170.2 of Title 36, unless there  
16 is created a duplication in numbering, reads as follows:

17          A.    On or before June 30, 2027, and on or before June 30 each  
18 year thereafter, a dental carrier that issues, sells, renews, or  
19 offers a dental coverage plan shall file with the Insurance  
20 Commissioner a report that includes the dental loss ratio for the  
21 preceding calendar year reported by market segment. The initial  
22 report shall include dental loss ratios for the calendar years of  
23 2024, 2025, and 2026. A dental carrier shall file the report in the  
24 format or on forms determined by the Commissioner.

1 B. The Commissioner shall annually post all submitted reports  
2 on a dedicated link or page on the Commissioner's website on or  
3 before September 15 of each year.

4 C. The Insurance Department shall evaluate the effectiveness of  
5 informing the public on the dental loss ratio information reported  
6 and make recommendations, if applicable, on the continuation or  
7 modification of the obligation of dental carriers to report such  
8 information.

9 SECTION 3. This act shall become effective November 1, 2025.

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