

1 ENGROSSED SENATE  
2 BILL NO. 1101

By: Coleman of the Senate

3 and

4 Tedford of the House

5  
6 [ dental insurance - reports - recommendations -  
7 codification - effective date ]  
8

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

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

13 As used in this act:

14 1. "Community benefit expenditure" means an expenditure for an  
15 activity or program or to an organization that seeks to achieve the  
16 objectives of improving access to dental services and enhancing  
17 dental public health. This includes an activity that:

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

20 b. reduces geographic, financial, or cultural barriers to  
21 accessing dental services, and if the activity ceased  
22 to exist would result in reduced access,  
23  
24

1           c.     addresses oral health workforce shortages, such as  
2                    advancing the education and training of oral health  
3                    professionals, or

4           d.     leverages or enhances dental public health activities;  
5 provided, community benefit expenditure shall not include any  
6 expenses incurred for promotion, advertisement, or marketing by a  
7 dental insurer;

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

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

- 16           a.     related state and federal taxes,  
17           b.     related licensing and regulatory fee expenses,  
18           c.     nonprofit community benefit expenditures that have  
19                    been disclosed to the public to support dental  
20                    services and improve dental care access and quality in  
21                    this state,  
22           d.     the amounts or related payments identified through  
23                    fraud reduction efforts, and  
24

1           e.    any other related payments pursuant to state or  
2                federal law,  
3 excluding the reporting period;

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

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

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

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

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

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

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

Passed the Senate the 27th day of March, 2025.

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Presiding Officer of the Senate

Passed the House of Representatives the \_\_\_\_ day of \_\_\_\_\_,  
2025.

Presiding Officer of the House  
of Representatives