

Dental Loss Ratios Instructions

Who Must File the Report?

Per [24-A §4319-B \(6\)](#) a carrier offering a dental plan in effect during the preceding calendar year must file a report with the Bureau of Insurance of the carrier's dental loss ratios for the preceding calendar year for each market segment (Large Group, Small Group and Individual). The due date is on or before July 31 of each year. **Note:** For the initial reporting period, due by July 31, 2023, carriers shall file reports for calendar years 2020, 2021, and 2022.

Location of Report Form

<https://www.maine.gov/pfr/insurance/licensees/insurancecompanies/insurers/data-reporting-requirements>. Scroll to Dental Loss Ratios. **Note:** All fields on the form are required and must be completed.

What to Report

- The number of covered lives, the amount of claims, and the amount of premiums by market segment (Large Group, Small Group, Individual).
- A carrier having fewer than 1,000 Maine covered lives in a market segment for all plans combined should report zero for that market segment.
- A carrier with between 1,000 and 75,000 Maine covered lives in a market segment for all plans combined should provide national data for that market segment.
- A carrier with more than 75,000 Maine covered lives in a market segment for all plans combined should provide Maine data only for that market segment.

Definitions

- **Dental Plan:** A plan providing dental care services to an enrollee who is insured by a carrier. It excludes:
 - A health plan with embedded dental benefits offered by a carrier
 - A self-funded employer group health or dental plan, including the group health plan or dental plan provided pursuant to Title 5, §285 if that health plan or dental plan is self-funded in any given year
 - A plan providing dental care services determined by the Superintendent to be a noncredible plan.
- **Dental Loss Ratio:** The ratio of numerator (which includes the amount expended for clinical dental services provided to enrollees, the amount expended on activities that improve dental care quality, and the amount of claims payments identified through fraud reduction efforts). The denominator is the total amount of premium revenue, excluding federal and state taxes and licensing and regulatory fees paid after accounting for any payments pursuant to federal law.

Questions

If you have any questions about definitions or how to calculate the loss ratio, please contact Josh Winters at Joshua.D.Winters@maine.gov or (207)-624-8410.

Where to Send the Completed Report Form

Save the completed Excel spreadsheet with the file named as follows: Company Name followed by a space, followed by your NAIC code (e.g., ABC Insurance Company 12345.xlsx). Send it as an e-mail attachment to Barbra.L.Garboski@maine.gov. Because many companies file other report forms with the Maine Bureau of Insurance, please specify the name of the report form that you are filing (e.g., Dental Loss Ratios) in the body or subject line of your e-mail.