

What to know about Question 2 and how it will affect dental patients

By Steph Trendell

Proponents say Question 2 on the November 8 ballot would result in better coverage for dental care, but opponents say it would raise dental insurance premiums.

The referendum requires dental insurers to spend 83% of their clients' premiums on patient care. The percentage of an insurance premium that goes toward patient care is known as medical loss ratio (MLR).

Massachusetts would be the first state in the country to establish a required MLR for dental insurers, so there are a lot of unknowns behind how it will actually affect patients.

Dr. Mike Mayr, a trustee for the Massachusetts Dental Society, discussed the benefits of this measure. "We don't know exactly what this would look like. We would be the first state in the country to establish an MLR, but what we do know is that more money has to go towards patient care," said Mayr.

"That could translate to better coverage for certain procedures or changing maximums, which are very low currently," he said.

This type of requirement already exists for medical health insurance, but it doesn't for dental. As of right now, the money that dental insurers don't spend on patient care goes back to insurance companies, mostly to cover their administrative costs that Mayr says are going toward "salaries for some of the top earners at insurance companies who are making a pretty penny."

Opponents to this bill, which consist mostly of dental insurers in Massachusetts, believe that if this measure were to pass, dental premiums would go up for patients in order to account for these extra costs and there would be less access to dental care across the state.

Doug Rubin, a consultant for the "No on 2" campaign and Chief of Staff for former Gov. Deval Patrick, said during his time in Patrick's administration, they were very focused on issues relating to healthcare.

"When ideas like this came before us, we looked at 3 measures: What would the impact be on cost, what would the impact be on access to care, and what would the impact be on quality of care? Unfortunately, when you really dig into the details on all 3 of those measures, this ballot question fails" Rubin said.

He said passage of Question 2 would hit smaller insurance companies the hardest. "The smaller insurers who provide low cost, more affordable plans for small businesses or lower income residents in the state may not be able to provide those plans going forward. They would have to come back with these higher priced plans."

Those in favor of this measure cite the consumer product index (CPI) as a rebuttal to Rubin's argument. The CPI is a threshold that certain consumer costs cannot exceed based on how the prices of goods and services have fluctuated over time.

Supporters of Question 2 say that dental premiums cannot increase above the CPI without going through the state legislature first.

Mayr said, "Even if there is a CPI increase on premiums, at least if this question passes, [insurers] are required to that 83%. Whereas this question could fail, and a year from now, if they decide to do a CPI increase, insurance companies are not going to be held to a certain percentage MLR," he said.

In response to this, Rubin referenced how, historically, the CPI has been unable to prevent increases on rates for other consumer costs. "Anyone who lives in Massachusetts and has paid a utility bill knows that they have gone up significantly more than the CPI over the years," Rubin said.

He cited a [popular study](#) that many opponents of Question 2 are pointing to in their campaigns. "They took a look at three of the largest [dental] insurers in Massachusetts and determined that the medical loss ratio is around 77% right now," Rubin said.

The study also states that if Question 2 were to pass, dental insurance premiums could increase up to 38%. However, an increase of this much is unlikely, unless dental insurers are not spending the majority of their client's premium on patient care already.

Dr. Rosie Wagner, founder of Smiles by Rosie Family Dentistry and also a supporter of the referendum, referenced a [report](#) detailing that the campaign against Question 2 had to have two of their campaign ads, paid for by the Committee to Protect Access to Quality Dental Care, taken off the air for false advertising.

The report said these ads were citing the study referenced above, but instead of stating that dental insurance premiums would increase, they were claiming that dental costs would increase if this ballot question was approved. Price increases would only directly affect those who pay premiums on dental insurance, not the costs for dental procedures.

Wagner reasoned that dental insurance is behind the times, which is why there is not already an established MLR, like there is for medical health insurance.

"Dentists have fought hard to have autonomy, so we don't have to deal with big institutions, and as a result, dental care is separated from medical health insurance care," Wagner said. "The laws related to medical health insurance don't extend to dental."

Wagner said she likes that dentistry is still able to be this “cottage industry,” but it comes at a price.

She said, “Dental costs are extremely high, and many dental offices aren’t taking insurance at all because they are so behind. Dental care has become a privilege rather than a right.”