DELTA DENTAL

BUSINESS & LABOR
EXHIBIT NO. 6
DATE 1-29-13
BILL NO. SB 172

Delta Dental Insurance Company

January 8, 2013

The Honorable Edward Walker
4221 Rimrock Road
Billings, MT 59106-1420

RE: LC 257 - Support

Dear Senator Walker:

I am writing on behalf of Delta Dental Insurance Company (DDIC), which provides dental benefits to some 42,000 Montana state residents, in support of LC 257. The amended language, which we understand will be included in the bill, once introduced, expands a definition of "covered services" that will serve to make contracting practices uniform among all Montana dental plans.

DDIC is part of a larger San Francisco-based nonprofit holding company system that administers dental benefits for 26 million Americans throughout the country. As you may know, DDIC also administers the current Montana State Employees contract.

As a national dental carrier, one cost driver affecting the affordability of dental benefits is variability in regulation from state to state. LC 257, if introduced as amended, would conform with dental contracting laws now on the books in more than 15 other states. These new laws all follow model legislative language endorsed by the National Conference of Insurance Legislators (NCOIL), and with which our own claims processing policies are in alignment.

The sponsor of this legislation, the Montana Dental Association (MDA), reached out to us regarding this legislation to discuss its potential impacts. We are gratified that MDA agreed to a few modest changes to the legislative language to make the bill consistent with the NCOIL model language. As a result, LC 257 will create uniformity throughout the dental insurance industry in Montana.

Thanks to the MDA's willingness to work with us, you can be confident of our support for this bill once introduced. Should you have questions regarding our position, please contact me at (415) 309-3182, or our legislative advocate, Aimee Grmoljez at (406) 449-4165. Thank you for your consideration.

Sincerely,

Jeff Album

Jeff Album
Vice President, Public and Government Affairs

cc: David R. Hemion, Montana Dental Association

55 West 14th Street
Suite 101
Helena, MT 59601

Telephone: 800-547-1986
Telephone: 406-449-0255
Facsimile: 406-495-0322