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**SUBSTITUTE SENATE BILL 5061**

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**State of Washington**

**59th Legislature**

**2005 Regular Session**

**By** Senate Committee on Health & Long-Term Care (originally sponsored by Senator Jacobsen)

READ FIRST TIME 02/08/05.

1 AN ACT Relating to periodontal insurance coverage; and creating a  
2 new section.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** (1) The legislature finds that:

5 (a) Periodontal disease is a serious public health problem that  
6 poses a potential threat to the health of millions of Americans, three-  
7 quarters of whom will experience at least mild periodontal disease  
8 during their lifetime;

9 (b) Studies have indicated that people with periodontal disease may  
10 be at higher risk of developing heart disease, stroke, uncontrolled  
11 diabetes, and respiratory disease. Women with periodontal disease may  
12 be at a higher risk of delivering premature babies;

13 (c) Periodontal disease, a bacterial infection, is preventable;

14 (d) A lack of access to, and coverage for, preventative dental  
15 health and periodontal services threatens the health status of  
16 residents of the state; and

17 (e) Educating the public and the health care community about the  
18 extent to which the lack of dental insurance coverage for periodontal

1 services is a barrier to accessing appropriate periodontal care is a  
2 benefit to all the residents of the state.

3 (2) The office of the insurance commissioner must conduct a study  
4 to:

5 (a) Determine the level of dental insurance coverage provided for  
6 a range of services known to be effective in preventing and treating  
7 periodontal disease; and

8 (b) Assess whether the level of dental coverage is adequate to meet  
9 the public need and make appropriate recommendations to the legislature  
10 about strategies for meeting those needs, and the costs and benefits of  
11 implementing these strategies.

12 (3) In conducting the study required under subsection (2) of this  
13 section, the office of the insurance commissioner must:

14 (a) Consult with public and private purchasers of health services.  
15 This includes health carriers, health care providers, including but not  
16 limited to dentists and periodontal specialists, and consumers of  
17 dental health services, to facilitate in the design of the study; and

18 (b) Consider the following questions in assessing the level of  
19 dental insurance coverage for services known to be effective in  
20 preventing and treating periodontal disease:

21 (i) To what extent is coverage available for the range of services  
22 that are generally recognized as necessary to meet basic oral health  
23 needs?;

24 (ii) Does the available coverage encourage services that promote  
25 prevention?;

26 (iii) Do different types of dental insurance plans, whether  
27 indemnity, preferred provider organization, point of service, managed  
28 care, or other types offer different levels of coverage and cost  
29 sharing?;

30 (iv) If coverage for certain services is not available, to what  
31 extent has a lack of coverage resulted in people not receiving needed  
32 services?;

33 (v) If coverage for certain services is not available, has the lack  
34 of coverage resulted in unreasonable financial hardship?; and

35 (vi) To what extent would broader coverage increase the cost of  
36 health care services and premiums for coverage?

37 (4) The office of the insurance commissioner must submit a report

1 of its findings to the legislature by December 31, 2005, and the report  
2 must include recommendations required under subsection (2)(b) of this  
3 section.

4 (5) The office of the insurance commissioner may accept grants,  
5 services, and property from the federal government, foundations,  
6 organizations, medical schools, and other entities as are available for  
7 carrying out the purposes of this act.

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