

## STATEMENT OF PURPOSE

RS33263 / H0729

This bill creates a new chapter in Title 41 of the Idaho Code to establish transparency requirements for dental health care service plans. It requires annual reporting by company of their Dental Loss Ratio (DLR) which is the percentage of premium dollars spent on patient care compared to the premium dollars collected. The goal is to promote consumer transparency in the dental insurance industry. While the bill would go into effect this year on July 1, 2026, dental plans are provided ample time to prepare for reporting with the first report not required until July 31, 2027. The Department of Insurance is also provided with ample time to prepare for receiving the information and making it available to the public for the first time by January 1, 2028.

### FISCAL NOTE

This bill is not expected to impact the general fund. The Department of Insurance may incur minor administrative costs related to data collection and public reporting.

**Contact:**

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**DISCLAIMER:** This statement of purpose and fiscal note are a mere attachment to this bill and prepared by a proponent of the bill. It is neither intended as an expression of legislative intent nor intended for any use outside of the legislative process, including judicial review (Joint Rule 18).