
SENATE BILL 5009

State of Washington

58th Legislature

2003 Regular Session

By Senators Jacobsen and Winsley

Read first time 01/13/2003. Referred to Committee on Health & Long-Term Care.

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

1 extent to which the lack of insurance coverage for periodontal services
2 is a barrier to accessing appropriate periodontal care is a benefit to
3 all the residents of the state.

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

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

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

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

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

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

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

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

27 (iii) Do different types of insurance plans, whether indemnity,
28 preferred provider organization, point of service, managed care, or
29 other types offer different levels of coverage and cost 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, 2004, 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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