

SENATE BILL REPORT

SB 5061

As Reported By Senate Committee On:
Health & Long-Term Care, February 7, 2005

Title: An act relating to periodontal insurance coverage.

Brief Description: Studying the level of insurance coverage for periodontal disease.

Sponsors: Senator Jacobsen.

Brief History:

Committee Activity: Health & Long-Term Care: 1/26/05, 2/7/05 [DPS-WM, DNP].

SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

Majority Report: That Substitute Senate Bill No. 5061 be substituted therefor, and the substitute bill do pass and be referred to Committee on Ways & Means.

Signed by Senators Keiser, Chair; Thibaudeau, Vice Chair; Franklin, Kastama, Kline and Poulsen.

Minority Report: Do not pass.

Signed by Senators Deccio, Ranking Minority Member; Benson, Brandland, Johnson and Parlette.

Staff: Jonathan Seib (786-7427)

Background: Periodontal disease, also known as gum disease, is an infection of the tissues surrounding and supporting the teeth. It is caused by plaque, a sticky film of bacteria that constantly forms on the teeth. These bacteria create toxins that can damage the gums.

In the early stage of the disease, called gingivitis, the gums can become swollen and bleed easily. At this state, the disease is still reversible and can usually be eliminated by daily brushing and flossing. In the more advanced stages, called periodontitis, the gums and bone that support the teeth can become seriously damaged. The teeth can become loose, fall out or have to be removed by a dentist. Some studies also suggest that those with periodontal disease are at a higher risk of developing other life threatening illnesses.

There is concern that insurance coverage for preventive dental health and periodontal services in this state is inadequate, which threatens the health status of Washington residents.

Summary of Substitute Bill: The Office of the Insurance Commissioner (OIC) must conduct a study to determine the level of dental insurance coverage provided for a range of services known to be effective in preventing and treating periodontal disease, and assess whether the level of dental coverage is adequate to meet the public need.

OIC is to submit its findings to the Legislature by December 31, 2005, and include recommendations about strategies to meet the identified public need, and the costs and benefits of implementing these strategies.

OIC may accept grants, services, and property from the federal government, foundations, organizations, medical schools, and other entities to carry out the purposes of the act.

Substitute Bill Compared to Original Bill: The substitute bill clarifies that the focus of the study is dental insurance coverage, rather than general health insurance coverage.

Appropriation: None.

Fiscal Note: Available

Committee/Commission/Task Force Created: No.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: The current limits in dental policies for services to prevent and treat gum disease were established many years ago and have not been adjusted since. Gum disease is a serious condition that can effect one's overall health. A study is needed to determine whether current coverage limits are sufficient. It is a serious enough issue to merit review by the Office of the Insurance Commissioner.

Testimony Against: None.

Who Testified: PRO: Senator Jacobsen, prime sponsor; Denny Eliason, Washington Dental Service.