

House Insurance

2:00PM May 2, 2023

C-1Stratton

- SB 1289- Dental DLR (Subject Matter)- ILHIC is opposed. No other state in the Country (besides Massachusetts) has implemented a Dental MLR. California has a dental MLR reporting law, and while their analysis is not public, the California Department of Managed Health Care has indicated that the data they have seen would suggest a disruption to the dental insurance market if a minimum loss ratio were to be required. They have not moved forward with any such requirement in that state. Applying MLRs to dental plans would lead to higher premiums, coverage losses, and decreased oral outcomes for families who depend on their dental coverage.
- **HB 2203- Auto Rates (Subject Matter)- ILHIC is Opposed.** While the Council does not usually weigh in on auto insurance bills, we are concerned about the overall prohibitions to a critical underwriting process that assists in lowering insurance costs. Picking apart the vital underwriting process will take away the ability for insurance companies to properly assess risk, which will create an increase in premiums.

House Prescription Drug Affordability and Accessibility

4:00PM May 3, 2023

118 Capitol

• SB 757 PBM Audit- ILHIC has no position.