

From: DMHC Licensing eFiling

Subject: APL 24-014 – Guidance Regarding Dental Rate Review Reporting Requirements

Date: Monday, July 8, 2024, 8:26 AM

Attachments: APL 24-014 – Guidance Regarding Dental Rate Review Reporting Requirements (7.8.2024).pdf
Dental Rate Review Guidance 7.1.2024.pdf
Dental Rate Review Workbook 7.1.2024.pdf

Dear Health Plan Representative:

The Department of Managed Health Care (Department) issues this All Plan Letter (APL) 24-014 to inform all health care service plans (health plans) of Assembly Bill 1048 (Wicks, 2023) added section 1385.14 to the California Health and Safety Code. Section 1385.14 requires health plans offering a specialized health care service plan contract covering dental services to file premium rate information and information regarding the methodology, factors, and assumptions used to determine rates with the Department of Managed Health Care (DMHC) annually and at least 120 days before implementing any change in the methodology, factors, or assumptions that would affect rates. This All Plan Letter (APL) provides guidance on dental rate review filing requirements.

Thank you.

ALL PLAN LETTER

Date: July 8, 2024

To: All Health Care Service Plans

From: Pritika Dutt
Deputy Director
Office of Financial Review

SUBJECT: APL 24-014 – Guidance Regarding Dental Rate Review Reporting Requirements

Assembly Bill 1048 (Wicks, 2023) added section 1385.14 to the California Health and Safety Code. Section 1385.14 requires health plans offering a specialized health care service plan contract covering dental services to file premium rate information and information regarding the methodology, factors, and assumptions used to determine rates with the Department of Managed Health Care (DMHC) annually and at least 120 days before implementing any change in the methodology, factors, or assumptions that would affect rates.

This All Plan Letter (APL) provides guidance on dental rate review filing requirements.

Dental Rate Filing Requirements

A. Timing

The first annual filing required by Health and Safety Code section 1385.14 shall be submitted to the Department via SERFF on or before **March 1, 2025**. Health plans shall comply with the new reporting and filing requirements for all specialized health care service plan contracts covering dental services currently in effect.

Other filings required by Health and Safety Code section 1385.14 in response to a change in methodology, factors, or assumptions shall be submitted through SERFF no later than 120 days before implementation of the change. For example, if a health plan is implementing any change in the methodology, factors, or assumptions that would affect rates effective January 1, 2026, the health plan must also submit a rate filing by **September 1, 2025** (in addition to the March 1, 2025, filing noted above).

Health plans are required to submit a separate filing for each market segment (individual, small group, large group). In the SERFF “Filing Description” line, please indicate the market segment and type of filing (e.g., “Dental Large Group Methodology Annual Filing” or “Dental Individual Market Methodology Change Filing”).

B. Content and Submission

The DMHC has created the attached “Dental Rate Review Workbook” template and guidance for health plan use in submitting dental rate filings. These documents are also located on the DMHC’s website at:

[Dental Rate Review](#)

Health plans must populate and submit the Dental Rate Review Workbook under the “Supporting Documentation” tab in SERFF, and upload a separate spreadsheet containing rate information in response to questions within the workbook.

For questions regarding this APL or dental rate review reporting requirements, please contact Pritika Dutt at (916) 324-8137 or Pritika.Dutt@dmhc.ca.gov.

Attachments:

- Dental Rate Review Workbook
- Dental Rate Review Guidance