

2010 -- S 2432

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2010

A N A C T

RELATING TO HEALTH AND SAFETY - UTILIZATION OF THE ORAL
HEALTH/OVERALL HEALTH CONNECTION TO IMPROVE HEALTH OUTCOMES AND
REDUCE HEALTH COSTS

Introduced By: Senator Roger Picard

Date Introduced: February 11, 2010

Referred To: Senate Health & Human Services

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 23 of the General Laws entitled "HEALTH AND SAFETY" is hereby
2 amended by adding thereto the following chapter:

3 CHAPTER 17.25

4 ORAL HEALTH/OVERALL HEALTH CONNECTION ACT OF 2010

5 **23-17.25-1. Short title.** -- This chapter shall be known and may be cited as the "Oral
6 Health/Overall Health Connection Act of 2010".

7 **23-17.25-2. Purpose.** -- The purpose of this chapter is to encourage and promote better
8 overall health outcomes and reduced health care costs and health insurance premiums through
9 enhanced coordination of information and initiatives relative to the oral health/overall health
10 connection.

11 **23-17.25-3. Legislative findings.** -- The general assembly hereby finds and declares as
12 follows:

13 (1) A substantial and growing body of information suggests that a material connection
14 exists between good oral health through regular utilization of periodontic and preventive dental
15 services and better overall health outcomes.

16 (2) In particular, certain dental diseases such as gingivitis and periodontitis are a source
17 of inflammation and bacteria in the body that reduces its resistance to underlying medical
18 conditions such as diabetes mellitus, coronary artery disease, cerebrovascular disease, and pre-

1 term labor during pregnancy.

2 (3) It is believed that the availability of preventive and periodontic dental benefits
3 coverage, coupled with preventive dental care duly promoted and encouraged by insurers through
4 programs and communications designed for said purpose, will improve health outcomes for
5 persons at risk from the above-referenced conditions. Similarly, it is believed that early screening
6 for conditions such as diabetes in the dental office setting could significantly reduce the
7 considerable adverse health outcomes and corresponding health care costs associated with that
8 disease.

9 (4) There exists within the State of Rhode Island a relatively insignificant overlapping of
10 persons covered by the same medical and dental benefits carrier, significantly impeding the
11 prospects for improving overall health outcomes and reducing medical costs through information-
12 based interventions focused on the oral health/overall health connection.

13 (5) Similarly, groups already maintaining periodontal and preventive dental benefits
14 coverages are at present unable to realize the medical benefits premium savings that should
15 correspond to such dental coverages.

16 (6) The stated purposes of the creation of the office of the health insurance commissioner
17 under chapter 42-14.5 of title 42 included the desire to "...encourage policies and developments
18 that improve the quality and efficiency of health care service delivery and outcomes", and to
19 "view the health care system as a comprehensive entity and encourage and direct insurers towards
20 policies that advance the welfare of the public through overall efficiency...[and]...improved
21 health care quality..."

22 (7) The duties and functions of the department of health as prescribed by chapter 1 of title
23 23 including doing, "all in its power to ascertain the causes and the best means for the prevention
24 and control of diseases or conditions detrimental to the public health..."

25 (8) Considerations of public health safety and welfare, as well as containment of
26 escalating health and health benefits coverage costs, mitigate in favor of the establishment of a
27 cooperative arrangement under the direction or supervision of the office of the health insurance
28 commissioner and the department of health whereby the state's health insurers would jointly
29 cooperate in intervention and/or information-based strategies such that unnecessary barriers to the
30 pursuit of the oral health/overall health connection for the public good as aforesaid may be
31 realized, all in keeping with applicable safeguards relating to protection of confidential health
32 care information. Moreover, groups already maintaining actively promoted periodontal and
33 preventive dental benefits coverages should be able to realize the medical benefits premium
34 savings that result from the availability of such dental coverages, without discrimination.

1 **23-17.25-4. Study and report.** -- The office of the health insurance commissioner and
2 the department of insurance, working with the state's health insurance companies, shall
3 investigate and prepare a report to the general assembly on or before December 1, 2011 setting
4 forth regular strategies and programs for mutual cooperation between health insurers to utilize the
5 oral health/overall health connection to improve health outcomes and reduce medical benefits
6 costs. Said report shall include consideration of safeguards relating to the protection of
7 confidential health care information, including how the health information exchange established
8 pursuant to section 37.7 of title 5 (the Rhode Island Health Information Act of 2008) could be
9 utilized in this regard.

10 **23-17.25-5. Medical premium savings where periodontal coverage available.** -- In
11 recognition of the medical claims costs savings that result from the availability of periodontal
12 dental benefits coverage, medical insurance carriers shall provide a premium discount of one
13 percent (1%) with respect to any group that simultaneously maintains periodontal dental benefits
14 coverage, without discrimination as to the insurer providing said dental coverage. The office of
15 the health insurance commissioner shall require cooperation by health insurers in this regard to
16 the full extent permitted by applicable law.

17 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

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REDUCE HEALTH COSTS

1 This act would require the office of health insurance commissioner working with the
2 states health insurance company to investigate and prepare a report setting forth strategies and
3 programs to utilize the oral/health overall health connection to improve health outcomes and
4 reduce medical benefit costs.

5 This act would take effect upon passage.

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