

# West Virginia,

We Deserve Better Dental Benefits
TAKE ACTION.



Scan the QR code to tell your legislators:
West Virginians
deserve better dental care.

## **Contact Your Lawmakers**

MoreForYourSmileWV.com

West Virginians deserve better dental benefits. Today, as much as 40% of premium dollars are spent on insurance executive salaries, bonuses, and administrative costs, not on patient care. We believe at least 85% of dental premiums should go toward patient care – or patients deserve a refund.

# Insurance Must Put Patients Over Profits Our Guiding Values

### **More Transparency**

Patients deserve to know where their premiums go. Today, Dental Loss Ratio data is buried in confusing reports. Clear, accessible reporting would show if coverage truly delivers.

#### **More Accountability**

Health insurers must spend most premiums on care. Dental benefit managers should too. When patients pay into a plan, their money should support health—not profits.

#### **More Value for Patients**

Dental care is essential to health, work, and family life. A Dental Loss Ratio law ensures more premium dollars go toward cleanings, fillings, and preventive care—so patients get the value they pay for.

Help West Virginia families get the dental benefits they deserve.

More for Your Smile is a coalition of patients, dentists and oral health advocates who want to improve dental insurance benefits in West Virginia through more transparency, more accountability, and more value for patients.