



47

**Connecticut State  
Dental Association**

835 West Queen Street  
Southington, CT 06489

860.378.1800 / phone  
860.378.1807 / fax

CSDA.com

**Legislative Testimony**  
**SB 47 AN ACT CONCERNING HEALTH CARE PROVIDER CONTRACTS**  
**Committee on Insurance and Real Estate, Thursday, February 5, 2009**  
**Bruce Tandy D.M.D.**  
**President-Elect, CT State Dental Association**

Good afternoon. My name is Bruce Tandy. I am a practicing dentist in Vernon and Coventry and currently serve as President-Elect of the Connecticut State Dental Association (CSDA). The CSDA represents 83% of the dentists in our state. As a private practitioner, I support SB47.

First, I commend the legislatures' efforts to find solutions to the lack of standards in and the failure to abide by contracts between insurers and health care providers, health care centers, hospital or medical service corporations or other organizations providing health care to the residents of this state. In 30 years of practice, I have signed contracts with a limited number of insurance companies. The provisions were followed initially but over time, as costs escalated, the companies failed to increase fees according to the provisions of the contract, changed coding of treatment to less expensive procedures, bundled fees, and continually failed to live up to the signed agreements. A practitioner such as me had little recourse in these circumstances as my patients were of primary concern and had become part of my dental family. They, too, were constantly frustrated by changes in their agreements that they were unaware of and which limited their access to the care they needed. We must learn from these past and present experiences. This bill may finally provide an equitable result for all concerned. A contract is just that, a contract and the failure to abide by it becomes a legal issue which as a small businessman, would be difficult to pursue. We have already seen judgments against these practices in New York where the Attorney General ruled that United Healthcare had violated its contracts. Passage of this bill may make things more equitable for all involved and a large, costly lawsuit unnecessary.

I respectfully request your favorable vote on this bill.

Respectfully Submitted.

Bruce Tandy, D.M.D.