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**Connecticut State
Dental Association**

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Legislative Testimony
SB 47 AAC Health Care Provider Contracts
Committee on Insurance and Real Estate, Thursday, February 5, 2009
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President, CT State Dental Association

My name is Dr. Jonathan Knapp. I am a privately practicing dentist in Bethel and currently serve as the President of the Connecticut State Dental Association. Please accept this as my written testimony urging your support for Raised Bill SB47, An Act Concerning Health Care Provider Contracts.

I commend the committee for bringing this important legislation forward and recognize the significance of its goal. If one only reads the title, this legislation looks like it might simply benefit health care providers with measures to improve a business matter, and it definitely accomplishes that aim. However the issues at stake here run far deeper and much broader than what appears in the bill's title.

The reforms that would be mandated by this bill are long overdue here in Connecticut. As a matter of background, the practices of bundling (grouping multiple procedures together in order to pay a lesser benefit), and downcoding (reducing the benefit on a procedure to that of a lower cost alternative - regardless of what is most appropriate) have been going on in Connecticut for years. Until almost 8 years ago, dentists had never made any significant headway in changing these practices. In 2001, two Connecticut dentists, Dr. Martin Rutt and Dr. Michael Egan, filed a lawsuit against Anthem Blue Cross/Blue Shield of Connecticut.

This lawsuit addressed the inequity created when carriers make unilateral changes, and these unfair alterations are incorporated into their business practices, without the consent of the contracted providers or the patients covered by the plans. It is a case that parallels very closely the intent of this legislation. Unfortunately, due to some legal maneuverings, the lawsuit has been stuck in the federal court system and has not yet been heard.

This bill is also very much in harmony with the actions of Attorney General Cuomo in our sister state of New York against the problematic practices of United Healthcare. From the New York Attorney General's website:

"For the past ten years, American patients have suffered from unfair reimbursements for critical medical services due to a conflict-ridden system that has been owned, operated, and manipulated by the health insurance industry. This agreement marks the end of that flawed system," said Attorney General Cuomo. "As working families throughout our nation struggle with the burden of health care costs, we will make sure that health insurers keep their promise to pay their fair share. The industry reforms that we announce today will bring crucial accuracy, transparency, and independence to a broken system. During these tough economic times, this agreement will keep hundreds of millions of dollars in the pockets of over one hundred million Americans."

The underlying common thread between SB47 and the two mentioned cases is that they ultimately are all efforts to support consumer rights. If providers are subject to unilateral changes in contract arrangements with no avenue for recourse, fewer will participate in these plans, or patients will pay more out of pocket, which in turn will limit consumer's access to participating providers and/or end up costing them more.

For these reasons I urge you to vote in favor and move this bill out of committee, and I urge ultimate passage of this very good piece of legislation.

Respectfully submitted,
Jonathan B. Knapp D.M.D.