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**Legislative Testimony
Insurance Committee
SB 393 AAC Standards In Health Care Provider Contracts
Tuesday, March 9, 2010
Bruce Tandy, D.M.D**

Senator Crisco, Representative Fontana and members of the Insurance committee, my name is Bruce Tandy and I am the president of the Connecticut State Dental Association that represents over 2400 dentists and dental team members. I have been practicing for 30 years in Vernon and Coventry. I thank you for the opportunity to present this written testimony to you in support of SB 393.

The issue of noncovered service reimbursements has caused a groundswell of outrage across the country. Last year, Rhode Island passed a law against such coverage and over 30 states now have legislation in the works. Insurance is a product that collects premium dollars to be disbursed for covered services according to actuarial tables and patient's contracts. In this case, the insurance companies get something for nothing while leaving the providers holding the bag. The insurers increase their subscriber pool by claiming to help the patients to keep costs down. Insurance ultimately is not about altruism and helping the public, but a means of making a profit for the shareholders. The Connecticut State Dental Association for years has fought the unfair business practices of the insurance companies. This again is an instance that proves unfair to the providers of the services and may ultimately affect the number of providers participating in these programs. At a time when access to care is the issue of paramount importance, this bill may ultimately cause a contraction of the workforce.

As a point of interest, the favored business status of insurance companies provided by the McCarran Ferguson legislation of the 1930's is presently being challenged in Congress, with an overwhelmingly favorable vote from the House of Representatives to remove the antitrust exemption for these companies.

In the interest of such fairness, I urge you to support SB 393, and put an end to insurance companies dictating fees for services which they do not cover.

I would like to thank the Committee for your consideration of this testimony. Please feel free to contact me if you have any questions.

Sincerely,

Bruce Tandy, D.M.D
281 Hartford Turnpike
Vernon, CT 06066
860-875-2881